Islamic Business Ethics



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This treatise aims to help Muslim business people and professionals understand the Islamic perspective on life, this world, pursuit of material goods, and their .responsibility towards society in general

Frequently Used Terms

Halal: permitted, allowed, lawful, legal. The acts or things which are permitted and lawful. There is neither reward for performing it nor any punishment for neglecting it. .For example: drinking tea

Haram: forbidden, prohibited. It is necessary to abstain from the acts which are haram. If someone performs a haram act, then he or she will be punished either by .the Islamic court or in the hereafter or both. For example: stealing

.Jaiz: same as halal. See above

Makruh: reprehensible, disliked, and discouraged. Acts which are disliked but not haram. If someone docs a makruh act, then he or she will not be punished for it; however, if people refrain from it, then they will be rewarded. For example: eating .with left hand

Mubah: same as halal, except that the term “mubah” is exclusively used for lawful .things and properties, not for acts

Mujtahid: a jurist. The term is used to describe a Shi'a Muslim religious scholar who

is an expert of' Islamic jurisprudence (fiqh). Commonly it is used for the high ranking mujtahids whose decrees are followed by the Shi'a people. Such mujtahids arc also ."known as “marja'” or "Ayatullah

Mustahab: recommended, desirable, better. It refers to the acts which are recommended but not wajib. If one neglects them, then he or she will not be punished; however, if one performs them, then he or she will be rewarded. For .example: washing hands before eating

Shari'ah or Shari'a: literally means a way, a stream: in Islamic terminology, it means .the laws of Islam

.Sunnat: same as Mustahab. See above

Wajib: obligatory, necessary, incumbent. An act which must be performed. A person will be rewarded for performing it and punished for neglecting it. For example: the .daily prayers

Preface

.In the name of Allah, the Beneficent, the Merciful

.All praise is due to Allah, the Lord of the Universe

.May God’s blessings be upon Prophet Muhammad and his Progeny

What you hold in your hands is a treatise whose genesis is in a ۱۹۹۶ seminar at the West Ja'ffari Islamic Centre (Toronto) where I made a presentation on "Islamic Business Ethics". Between the seminar and this publication, I have thoroughly revised .the material and have added more details in all the sections of this publication

The treatise begins with a discussion on the relationship of human beings with this world, with their Creator, and their personal attitude towards time and money. Then it moves on to describe their interaction with fellow humans while they go about

.pursuing material blessings: their customers, employees, and business partners

This is followed by an overview of the types of businesses and trades which are considered legitimate or otherwise in Islam. Finally, I have appended the transcript of my ۲۰۰۳ speech on the challenges that Muslims face while working in the West as the .last chapter of this treatise

I would hereby like to thank my friends, businessmen and academicians alike, who reviewed the manuscript. Their comments and questions helped me to further .improve the final text

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The primary sources of Islamic teachings are two: the Qur'an (the Divine revelation) and the tradition of the Prophet Muhammad (peace be upon him and his progeny). According to Shi'a Muslims, the true interpretation of the Qur'an and the authentic .tradition of the Prophet have been preserved by the Imams of Ahlul Bayt

These sources have been extensively studied and thoroughly analyzed by the jurists (fuqaha' or mujtahidin) over the last fourteen centuries.(۱) What you see in this .treatise is the Islamic view on issues related to business ethics

Imam 'Ali (a.s), when he was the ruler of the Muslims, publicly announced: "O business people, learn the fiqh, then engage in trade; learn the fiqh, then engage in trade; learn the fiqh, then engage in trade...The business person is a sinner and the sinner is ".in the Fire except he or she who takes what is rightful and gives what is rightful

Muslims are expected to learn the religious law (fiqh) of their trade and profession. Ignorance

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۱- For more on the sources of Islamic laws, the reader may refer to my brief treatise, .(An Introduction to the Islamic Shari'ah (۱۹۹۲

.of the law is not an excuse for committing sins

I hope that this treatise will help Muslim business people and professionals understand the Islamic perspective on life, this world, pursuit of material goods, and .their responsibility towards society in general

.Wa ma tawfiqi illa bi-llah

Toronto, Canada

Sayyid Muhammad Rizvi

DhullHiija ۱۴۲۶/ January ۲۰۰۶

Introduction

It is sometimes said that "business ethics" is an oxymoron. How can one do business and still be an ethical person? Isn't business all about self-interest, greed and making ?exuberant profits

Yes, it is true that the physical, earthly dimension of a human is based on two main characteristics: greed and anger. The former attracts whatever it perceives to be .beneficial and the latter repels whatever it perceives to be harmful

But the spiritual, heavenly dimension consists of mind and conscience which have the potential of controlling the elements of greed and anger. One whose spiritual powers control the physical powers is indeed an ethical person; and one who lives life only by the elements of anger and greed has not actualized the potential of soaring from the .worldly level to the heavenly level

Adding the adjective "Islamic" to "business ethics" might surprise some. But one has to realize that Islam is more than just a religion in the spiritual sense of the word; it is .a way of life. Even the secular aspects of life are greatly influenced by spiritual values

There is no difference between the sphere of worship and the sphere of business; Islamic laws govern the family

.life of Muslims well as their social conduct

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The foundation of Islamic business ethics depends on delineating the purpose of human life. When Adam and Eve as well as the Satan were sent down to the earth, :Almighty God declared

All of you get down from the Garden to the earth, some of you being the enemies of" the others, and there is on the earth your abode and the necessities of life for a fixed (period of time." (The Qur'an ۲:۳۶

All of you get down from the Garden. Once you are on the earth, the guidance will" certainly come to you from Me, and then whoever follows My guidance there will be no fear for them nor shall they grieve. But those who do not follow My guidance, who disbelieve and reject Our revelation, they are the inmates of the Fire, in it they shall (abide". (۲:۳۸-۳۹

The Quran further tells us that this earth and its surrounding atmosphere have the :resources for us to sustain our lives on it

Allah is he who created the heavens and the earth, and send down the water from" the sky with which He brought forth fruits as sustenance for you. He made the ships subservient to you so that they may flow in the sea with His command. He (also) made the rivers subservient to you, and He made the sun and the moon-which are persistent (upon their course) – subservient to you, and He made the night and the day subservient to you. (In

short), He gave you all that you asked Him. If you count Allah's blessings, (they are so many that) you will never be able to number them – (but still) the human is very unjust ((and) very ungrateful!" (١۴: ٣٢-٣۴)

These verses clearly state the followings:

- This earth is our abode.
- This earth and its surrounding atmosphere have the resources to sustain our lives on it.
- Divine guidance will come to us and we are expected to follow it.
- Satan is our enemy and will try his best to misguide us.
- The life on this earth is for a fixed time only.
- The hereafter is the final destination. Whether the final destination will be blissful or painful depends on whether or not we follow the divine guidance.

So a human being is a creation of God, a citizen of this earth, surviving by wisely using its natural resources alone or with the, cooperation of fellow humans. Human interaction may be pictured as following:

As a creation of God, a human being is expected to obey the Divine commandments in relation to the self, to fellow humans, and also towards the earth. We cannot forget the satanic temptations that overwhelm many people.

This three way interaction defines the perimeter of Islamic ethics in the business sphere. The guiding principles in these interactions are:

١. Obeying the Divine commandments. (٢:٣٨ above)

٢. Dealing with others on the basis of justice and fairness. "O you who believe! Be upright for the sake of Allah, in testifying for fairness:

and do not let the hatred of a people urge you to be unjust, be just (since) that is (closer to piety. Fear (from displeasing) Allah, verily Allah is Aware of what you do." (۵:۸

Being moderate in one's personal life and in the use of natural resources. "O you .۳ who believe! Neither forbid the (use of) good (things) that Allah has allowed for you (nor exceed the limits because Allah does not love those who exceed the limits." (۵:۸۷

This World and the Hereafter

A. The Relationship

In the Islamic worldview, God has created human beings with a specific purpose: to attain the highest level of perfection in order to have a blissful life in the hereafter. The process of attaining perfection is to be done in this world by willingly submitting .ourselves to God

The relationship between this world and human beings can be clearly and simply put :as the following

The world has been created for humans; it is only here that a person can attain the • .levels of perfection

Humans have been created for God: it is here that they have to submit by their own • .choice to the commandments of God

In a hadith qudsi, God says: "I have created all things for you, but you I have created :for Myself."(۱) In the Quran, God says

And the earth- We have spread it forth and made in it firm mountains and cause it to" grow in it of every suitable thing. And We made in it means of subsistence for you and persons for whom

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Hadi as-Sabzwari, Sharhu 'l - Asmai 'l-Husna, vol.۱ (Qum: Basirati, n.d.)p.۱۳۹ -۱

(you are not the sustainers.” (The Qur'an, ١٥:١٩-٢٠

Muslims have to maintain a balance between their outlook towards this world and the hereafter. They cannot exclusively bind themselves to one without the other; neither is the world to be forsaken for the hereafter nor the hereafter for this world. A Muslim uses this world for the hereafter; or, to put it in a stronger form, one cannot prepare .for the hereafter without this world

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When Imam 'Ali deputed Muhammad bin Abi Bakr as the governor to Egypt. He wrote :the following document as an advice to him and the Egyptians

Know, O people, that the righteous ones have acquired [the joys of] this transient" world as well as the forth-coming hereafter. They shared with the worldly people in their mundane matters while the worldly people did not share with them in [the .blessings of] their hereafter

They lived in this world in the best manner of living and ate the choicest food and so" they enjoyed herein all that the worldly people enjoyed and achieved from it what the .haughty and arrogant had achieved

Then they departed from it with the sufficient provision and profitable bargain [for“ the hereafter]. Thus they tasted the pleasure of renouncing the world in their world and were assured of being neighbors of Allah in their hereafter where neither their (prayer shall be rejected nor their share of pleasure shall be diminished.”(١

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Upon hearing a man abusing the world, Imam Ali (a.s) said, “O you who abuse the world, O you

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Sayyid Radi, Nahju’l-Balagha, instruction no.٢٧ -١

who have been deceived by its deceit and cheated by its wrongs. Do you covet the ?world and then abuse it? Do you accuse it or should it accuse you

Certainly, this world is a house of truth for him who appreciates it; a place of safety" for him who understands it: a house of riches for him who collects provision from it (for the next world) ... [it is] the market-place for those devoted to Allah. Herein they .earned mercy and therein they acquired Paradise by way of profit

Therefore, who can abuse it when it has announced its transitory nature and called" out that it would leave! It has given news of its own destruction and the death of its people. By its hardship, it set an example of their hard ship. By its pleasures it created eagerness for the pleasures (of the next world) ...The world recalled to them the next life and they bore it in mind. It related to them (things of the next lire) and they (acknowledged them. It preached to them and they took lesson there from it."(۱

B. The Attachment

point

The wealth of this world is a blessing of God: and. therefore, Islam does not condemn the world and its wealth. However, Islam has always emphasized to its followers that the attachment of humans to this world should be of a nature where you are in control .of your life, and not the slave of this world and its pleasures

Say: If your fathers, your sons, your brothers, your“

Nahju 'l-Balagha, saying ۱۳۱ -۱

wives, your clan, possessions that you have acquired, business that you fear may slacken and dwellings which you love- if these are dearer to you than Allah, His Messenger and to struggle in His way, then wait till Allah brings about His decision". ((۹:۲۴

The .key word in this verse is "dearer;" a person can love the family and the worldly .possessions but not more than the love that he or she has for God and His Messenger

The Prophet Muhammad (s.a.w) said, "The best help in piety is being free from need."(۱) Imam Ja'far as-Sadiq (a.s) said, "The best help for the hereafter is this world."(۲) Imam Muhammad al-Baqir (a.s) said, "One who forsakes his world for his (hereafter or his hereafter for his world is not from us."(۳

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Imam Musa al-Kazim (a.s) has very elegantly described the relationship of the ,believer to this world and the hereafter. He said

Work for your world as if you are to live forever and work for your hereafter as if you (are to die tomorrow.(۴

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Wealth versus Poverty and Asceticism

However, a question comes to mind: Docs not Islam, like other religions, prefer poverty to wealth and affluence? The reality is that Islam does not consider poverty or affluence as the goal; the ultimate goal is to submission to the will of God and .whatever helps that submission is preferred

Therefore, Imam as-Sadiq (a.s) said, "Wealth which prevents you from injustice is (better than poverty which pushes you towards sin."(۵

?(So what does Islam say about asceticism (zuhd

Imam Ja'far as-Sadiq explains the

۱- Al Kulayni, al-Furu'mina'l-Kafi, vol.۵, p,۷۱; al-Hurr al-Amili, Wasa'ilu sh-Shi'ah, vol.۱۲, p. ۱۶

۲- Al-Fu'ru, vol ۵, p.۷۲; Wasa'ilu sh-Shi'ah, vol.۱۲, p.۱۷

۳- As-Suduq, Man la Yahduruhu 'l-Faqih, vol ۳ (Tehran: Daru 'l-Kutub al-Islamiyya, ۱۳۶۷ A.H) p.۹۴

۴- Ibid.

۵- AI-Furu, vol. ۵. p. ۷۲

real meaning of asceticism as follows: "Asceticism (zuhd) in this world is neither neglecting your wealth nor making the permissible (halal things) into forbidden (haram); instead, zuhd in this world means that your wealth should not be stronger to (you [in attachment] than what is with Allah." (۱

Affluence and Charity

Once people have amassed enough wealth to ensure a comfortable standard of living for themselves and their dependents, then they must realize that it is better to share .the extra wealth with the less fortunate members of the society

They must engage in public service. After all, the affluent people are to consider themselves as the trustees of God's wealth and the poor as the dependents of God… ?should not the trustees of God take care of His dependents

Referring to the lack of concern for the society's wellbeing by corporate America in the nineties, Harvey Pitt, the chair of the Securities and Exchange Commission said, "We are coming off a period of enormous and probably excessive exuberance in the markets …I don't want to condemn corporate America. I do condemn the fact that in (the excesses of the ۹۰s, the people really lost sight of fundamental values."(۲

Even Alan Greenspan, the chairman of US Federal Reserve, talked about the "."infectious greed" that has gripped "much of our business community

Sama'ah once asked Imam as -Sadiq (a.s) about a people who had excessive wealth while their brethren in faith were in such dire need that even the zakat was not sufficient for their needs: "Is it

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۱- Tahdhib, vol. ۶. p. ۳۲۷.

۲- In an interview in USA Today, ۲ July ۲۰۰۲.

permissible for them to eat their fill while their brethren are hungry, since they are in ,financially depressing time?" The Imam replied

A Muslim is a brother of a Muslim, neither does he oppress him nor does he abandon" him or deprive him. It is a duty upon the Muslims to work diligently on this matter, to connect and cooperate in it, to be charitable towards the needy, to show sympathy as Allah has commanded about them, and to be beneficent to one another."(۱)

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Abdullah bin Abi Ya 'fur narrates that at a person came to Imam as-Sadiq (a.s) and' ".said, "By Allah, I like to seek the world (i.e., wealth) and love to be given of it

"?Imam: "What would you like to do with it

The answer was "[I would like] to maintain myself and my family; to help my relatives ".and to give in charity; to do hajj and 'umra

Imam said, "Then what you are doing is not seeking of the world; instead, it is seeking the hereafter."(۲)

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Once al-'Ala ' bin Ziyad al-Harithi, a companion of Imam 'Ali (a.s) became sick. The Imam went to visit him. After greeting him and inquiring about his health, when the :Imam noticed the vastness of al-"Ala's house, he said

What will you do with this vast house in this world, while you need this house more in" the next world? Of course, if you want to take it to the next world, then you should entertain guests in it, be charitable to the relatives, and

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.Wasa'ilu' sh- Shi'ah, vol. I I , p. ۵۹۷ -۱

At-Tusi, Tahdhibu 'l-Ahkam,vol.۶ (Tehran: Daru l'Kutub al-Islamiyya, ۱۳۶۵ AH - ۲ [solar]) p.۳۲۷-۸

discharge through it the dues as they should be discharged. In this way you will be (able to take it to the next world."(١

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:Let me conclude this section with an advice of a saint that I learnt from my late father

Son, if you want to be a fly, be a fly which sits on sugar; but, for God's sake, don't be a" fly which sits on honey. Because a fly sitting on sugar leaves it the moment it wants; but a fly which sits on honey becomes imprisoned in it, unable to leave it and dies (miserably."(٢

C. Seeking Livelihood

point

Islam is not an exclusively otherworldly religion. It strongly emphasizes that you work hard to fulfill the needs of yourself, your family, and to help others. A Muslim is .expected to be financially independent

Working hard to earn your livelihood is not in any way reprehensible in slam. The lives of our Prophet and the Imams of Ahlul Bayt clearly encourage us to hard work for our .financial independence

:Examples

The Prophet himself engaged in trade and business when he lived with his uncle Abu Talib. He was in charge of the trade caravan of Lady Khadija who later became his wife. It is well known that Imam 'Ali emancipated a thousand slaves from the earnings (of the toil of his own hands.(٣

Ali bin Abu Hamzah saw Imam Abu'l Hassan al-Kazim (a.s) working in his farm while' ,his feet had become dirty with mud. He went forward and said

My life be ransom for you! Where are your"

۱- Nahju '۱-Balagha. Sermon no. ۲۰۹.

۲- S.S. Akhtar Rizvi, Inner Voice (Dar-es-salaam: BMM , ۱۹۸۹) p. ۵۸

۳- This has also been narrated by Imam Ja'far as-Sadiq (a.s). See Al -Furu ', vol. ۵, p. ۷۴.

"?men

The Imam said. "O 'Ali, those who were superior to me and my father have worked ".with their own hands in their farms

"?Ali asked, "Who can that be'

The Imam said, "The Messenger of Allah. Amiru '١- mu'minin, and all my forefathers; they have toiled with their hands and this is the tradition of the prophets, the)messengers, their successors and the good people."(١

*****

Muhammad bin al-Munkadir used to think that Imam Zaynu '١-'Abidin (a.s.) could not have left a successor as good as himself until he met Imam Muhammad al-Baqir (a.s). While strolling once on a hot summer afternoon outside Medina, al-Munkadir saw Imam al-Baqir soaked in sweat and tired from working on his farm. Al-Munkadir said to himself, "Praise be to Allah! An elder from the elders of Quraysh at this hour of the day in this state of seeking livelihood for this world- I should surely admonish him." He :went to the Imam and after greeting him , said

May Allah reform you-an elder from the elders of Quraysh at this hour of the day in" this state of seeking worldly sustenance? What do you think of yourself if death "?comes to you in this state

Imam al-Baqir said, 'If death comes to me in this state,then let it come because I am in the state of obedience to the Almighty Allah by which I intend to make myself and my family independent of you and the people. I would indeed fear if death came to me while I was in

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Man la Yahduruhu '١-Faqih. vol. ٣, p. ١۶٢ -١

".the state of committing a sin

Al-Munkadir said, "You have spoken the truth; may Allah shower His mercy on you! I intended to admonish you but am the one who stands to be admonished." (۱)

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Abdu '۱-A'la once saw Imam Ja'far as -Sadiq (a.s) in Medina on a very hot afternoon' .and said to him

May I be your ransom! With your status in the eyes of Almighty Allah and your" relationship with the Messenger of Allah, you are exerting yourself [for your worldly "?needs] on such a day

Imam said, "O 'Abdu 'l-A'la, I have come out seeking the sustenance so that I may be independent from people like you."(۲)

Sayings

Imam Ja·far as-Sadiq (a.s): "The person who works hard for his family is like one who fights in the way of Allah."(۳)

Imam ar-Rida (a.s): 'The person who seeks the blessings of Allah to maintain his family has more rewards than one who fights in the way of Allah."(۴)

Imam as-Sadiq: "Verily Allah, the exalted and high, dislikes long sleeps and long idle times."(۵)

Imam al-Baqir: "I strongly dislike the person who is lazy in his worldly affairs because one who is lazy in the affairs of his world is lazier in the affairs of his hereafter."(۶)

The Prophet: "Accursed is the person who puts his burden on the people."(۷)

When the verse

And whoever fears Allah, He will find a way out [for him] and provide for him from" ",sources he never thought of

Was revealed, some people went to their homes and got busy in worship

p: ۱۵

۱- Al ·Furu ', vol. ۵,p. ۷۳.

۲- Ibid, vol. ۵,p.۷۴.

۳- Ibid, vol. ۵,p. ۸۸

۴- Ibid.

۵- Ibid, vol. ۵,p. ۸۴.

۶- Ibid. vol. ۵, p. ۸۵.

۷- Ibid, vol ۵, p.۷۲; vol.۴, p. ۱۲.

and said, "Allah will take care of us." When the Prophet Muhammad (s.a.w) came to know about it, he sent for them and said,

"What has caused you to behave in this manner?"

They said, "Allah [in the verse recently revealed to you] has guaranteed our sustenance, therefore we have devoted ourselves to worship."

The Prophet said, "Whosoever does like this, his prayers will not be answered. I urge you to go out and seek [your livelihood]..." (١)

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"Learn three characteristics from the crow," said Imam as-Sadiq (a.s):

"١. It conceals its act of cohabitation;

"٢. It rises early for seeking sustenance;

"٣. It is [always] alert."(٢)

You and God

A. Human Efforts and Divine Decree

Both Muslims and non-Muslims who readily use the belief in predestination and divine decree to explain the present backwardness of some Muslim societies often misunderstand the issue of divine decree vis-a-vis the seeking of livelihood. Therefore, the role played by humans and God in this issue needs to be clearly understood.

When it comes to human actions, Muslims believe that while the power to act is given to us by God, the ultimate decision whether to act or not is our own-this is why we are accountable for our deeds and will be questioned for them on the Day of Judgment.

The story, however, is completely different when we talk about those aspects of our Lives that arc predetermined by God (taqdir). There are only a few aspects of our lives

(like life, death and sustenance) which can be listed under the category of .predestination –taqdir

When it comes to taqdir, to

Ibid, vol.۵.p. ۸۴ -۱

Man la Yahduruhu 'l-Faqih, vol. ۱. p.۴۸۲ -۲

a certain extent, we believe that while human beings provide the preliminaries, the result is in the hands of God. Farmers, for example, can cultivate the land, sow the seed, irrigate the plants, weed the grass and always remain on alert. Yet, they cannot be sure of getting the harvest. A drought, cyclone, fire or lightening may destroy the .crop

The issue of livelihood is one of the taqd'irs of God. Therefore, we believe that seeking of livelihood is within the sphere of our capabilities but the result is not within our :powers. That is the meaning of the verse

Allah expands the sustenance for whomsoever He desires and straitens it for“ (whomsoever He desires…” (۱۳:۲۶

However, we as humans have no knowledge of the nature and the quantity of the sustenance that God has decreed for us; therefore, we are expected to work as hard (as we can and then pray to Allah to bless our efforts and not let our toils go fruitless.(۱

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The Quran gives an interesting parable of two men: one who exclusively relied on his own hard work and denied the Divine role in his wealth, while the other was cognizant :of God's role

For one of them We made two gardens of grape vines, and We surrounded them“ .both with palms and in the midst of them, We made cornfields

Both these gardens yielded their fruits, and failed not at all, and We caused a river to .gush forth in their midst. Moreover, he possessed much wealth

So he said

.See S.Saeed Akhtar Rizvi, Justice of God. chapter ۵ -۱

:one day) to his companion, while he disputed with him)

".I have greater wealth than you, and am mightier in followers"

:And he entered his garden while he was unjust to himself. He said

I do not think that this will ever perish; and I do not think the hour [of judgment] will" come. And even if ١ am [resurrected and] returned to my Lord, I will most certainly ".find a returning place better than this

:His companion said to him, while disputing with him

Do you disbelieve in Him who created you from dust, then from a small seed, and" ?then He made you a perfect man

.As for me, He, Allah, is my Lord, and I do not associate anyone with my Lord"

And when you entered your garden, why didn't you say: 'It is as Allah has pleased" "?(masha'Allah); there is no power except with Allah

If you consider me to be inferior to you in wealth and children, then maybe my Lord" will give me what is better than your garden, and send on it a thunderbolt from heaven so that it shall become even ground without plant, or its water would sink ".down into the ground so that you are unable to find it

And [lo] his wealth was destroyed: so he began to wring his bands for what he had spent on it, while it lay, having fallen down upon its roots and he said, "Ah me! I wish ".that had not associated anyone with my Lord

However, he had no host to help

.him besides Allah, nor could he defend himself

The power and authority belongs only to Allah, the True One: He is the best reward - (giver and the best punisher." (١٨:٣٢-۴۴

There are many examples of millionaires who lost everything in spite of their expertise and hard work - this proves that a person should not rely solely on his or her own knowledge and efforts that he or she should trust in the power of the Almighty, .and pray for His grace and guidance

B. Seek from Lawful Means

The Trustworthy Angel has informed me," said the Prophet Muhammad (s.a.w), "that" no soul shall die before the completion of its sustcnance.(١) Therefore, fear Allah and .[do your best in seeking [of the sustenance

But delay in any portion of your sustenance should not push you to seek it by" disobeying Allah (i.e... By unlawful means) because Allah, the Blessed and the High, has distributed the sustenance among his creatures by lawful means and did not .divide it through unlawful means

One who fears Allah and has forbearance, Allah will give him the sustenance from" the lawful [means]; and one who transgresses the limits of propriety, makes haste and seeks it from unlawful means, his lawful sustenance will be decreased and he will (be held accountable for it on the day of resurrection ."(٢

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:Imam as-Sadiq (a.s) said: "The sustenance is divided into two types

- .One type of sustenance [from Allah] will reach its owner even if he does not seek it
- .Second type of sustenance is dependent upon his seeking it

The"

۱ - According to Peter Roset, co-author of World Hunger, ۱۲ Myths, enough food is available to provide at least ۴.۳ pounds of food per person a day worldwide. The true source of hunger is not scarcity of food, but government policies. In the Third World, the policies of the International Monetary Fund have increased hunger by wiping out subsidies on basic food items. Hunger is quite simply the product of simple human decisions. As Imam 'Ali once said: "Whenever a destitute remains hungry it is because some rich person has denied (him his share). Allah, the Sublime, will question them about it." (Nahju 'l Balagha, saying no. ۳۲۸).

۲- Al-Usul. vol. ۲. p. ۷۴;al-Furu', vol. ۵, p. ۸۰.

first type of sustenance will reach to the person in any case even if he does not work for it. As for the second type of sustenance that has been decreed for him conditional upon his work, he has to seek it from the proper means that are the means made lawful by Allah. If he seeks it through illegitimate (haram) means and finds it, then he will be questioned about it."(1)

Once Imam 'Ali (a.s) went to a mosque. He saw a man standing by the door and asked him to look after his horse. When the Imam came out of the mosque, he had two dirhams in his hand that he wanted to give to that man as appreciation for looking after his horse. However, the man was nowhere to be seen.

When Imam 'Ali went over to his horse, he saw that the rein was missing. He found one of his companions and gave him two dirhams to buy another rein for his horse. The companion went to the market place; he saw a man standing by the road and selling a rein. The Imam's companion bought it for two dirhams. When he brought it back to the Imam, the Imam recognized it to be his own rein that had been stolen by that person.

Imam 'Ali had intended to give two dirhams to the person whom he had asked to look after the horse; but the impatience of the 'guard' turned him into a thief who in the

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1- Al-Mufid, Al-Muqni'ah. p.۵۸۶-۵۸۷.

end got nothing more than the same two dirhams. His greed and anxiety did not !increase his wages at all, he got the same but through haram means

C. Tawakkul and Du'a

point

So the question of tawakkul, relying upon Allah, comes up: Are we not supposed to ?rely on Him? Does not Allah say

(And put thy trust in God and sufficient is God as dispenser of the affairs."? (۴:۸۱"

In the light of what was said above, the concept of tawakkul should also be clear. You .have to work hard and then trust in Allah to make your efforts fruitful

Tawakkul is not an excuse for idleness or laziness. The Prophet Muhammad (s.a.w) :said

Tawakkul means that you should bind the camel with a rope and then say that you" have trust in God that He will protect your camel. You should not have confidence in the rope alone, because many a camel has been stolen with the rope. And, likewise, ".you should not neglect the rope, because binding with rope is a part of tawakkul

,Allah also says

(And that man shall have nothing but whatever he strives for." (۵۳:۳۹"

Tawakkul and Insurance

Some Muslims refuse to take out insurance because they think that it is contrary to the concept of tawakkul. Taking out insurance for one's property or even one's life is .not a violation of tawakkul; rather it is like binding the camel with a rope

The Shi'i jurists have allowed insurance of all kinds (car, property. health, life or liability). In their search for a similar kind of transaction

in classical legal terms of Islam, the jurists have correctly identified it as "al-hiba al-mashruta or al-hiba al-mu'awwada - conditional gift or recompensible gift."

This works as follows: The insured gives the premium to the insurer as a "gift" with a condition that if this or that happens to his property or himself, then the insurer will pay for the replacement or service or lump-sum amount to the insured or his heir.(١)

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Example of how, many times, our efforts are required for sustenance:

Maryam's birth: When Maryam was born, her mother gave her up for the service of the synagogue. Prophet Zakariyya became her custodian. The Qur'an describes God's favor upon her as follows:

"Whenever Zakariyya entered the sanctuary to (see) Mayam, he found with her food. He said, 'O Maryam! From where did this come to you?' She said, 'It is from Allah. Surely, Allah gives to whom He pleases without measure." (٣:٣٧)

Then God selected her for the miraculous birth of 'Isa.

"And the pains (of childbirth) compelled her to take herself to the trunk of a palm tree... Then (the child) called out to her from beneath her: 'Grieve not, surely your Lord has made a stream to flow beneath you; and shake towards you the trunk of the palm tree, it will drop on you fresh ripe dates...'" (١٩:٢٣-٢٥)

When she was under the care of Zakariyyah , God helped her but, look how when she was alone and in pain of childbirth, she was told to shake the trunk of

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١- Al-Khui. Minhaju ',s-Salihiyn, vol. ٢. p. ٣٨٩.

the palm tree so that she could get the ripe dates! Why? Perhaps God wanted to show .that even His blessings are often contingent to efforts on our part

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One day, Imam 'Ali (a.s) passed by a group sitting in the corner of a mosque. He "?asked, "Who are you

".(They said, "We are mutawakkilun (i.e., those who do tawakkul

Imam: "No, you are muta-akila (i.e., dependents on others); and if you are "?mutawakkilun then where this tawakkul has taken you

".They said, "We eat when we get food, and we have patience when we do not get it

".The Imam said, "This is what the dogs do in our area

"?They asked, "What should we do

".The Imam, "Do like what we do

"?They said, "And what is that

Imam 'Ali replied, "When we get, we give to others; and when we do not get, even then we thank Allah."(١) That is, we try our best and share the blessings of Allah with others; if we do not succeed in our work, then also we are thankful to Allah for the .chance of trying

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Even our prayers (du'as) teach us that we should actively seek sustenance, and not .just sit idle praying for sustenance

There is a balance between hard work and prayer. See for example the du'a after the :daily night ('isha) prayer

.O' Allah, I have no knowledge of the place of my sustenance“

I, however, seek for it on basis of the ideas that come to my mind; I travel in search of .my sustenance in various cities

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.An-Nuri ,Mustadraku 'l-Wasa'il, vol . II (Qum: Al al-Bayt, ١۴٠٨ AH) p. ٢٢٠ -١

:My situation in this is like that of a perplexed person

I do not know whether it is in the plain land or on the mountain: on this earth or in the skies; on the land or in the sea; neither do I know in whose hand [You have placed my .sustenance] nor in which direction

However, I surely know that the knowledge of my sustenance is with You, its sources are in Your hands, and You are the one who distributes it with Your grace and brings it .about by Your mercy

.So O' Allah, send Your blessings on Muhammad and his family

Moreover, make, O my Lord, my sustenance plentiful, its seeking easy, and its source .near

And do not try me by [my] seeking what You have not decreed for me as a .sustenance; for You do not need to punish me whereas I am in need of Your mercy

Therefore, send Your blessings on Muhammad and his family; and give Your servant ".generously with Your grace. You, indeed, are Master of Great Grace

Your Time and Money

A. Time Management

Islam is a systematic religion; it puts great emphasis on managing our life, time and finances so that we may have a happy and prosperous life. The timing of daily prayers itself reflects the daily management of lives. It does not say that pray all the time or at any time- it says that there is a time for prayer, and there is a time for business, and there is a time for the social and family

.aspects of our lives. Program yourself into a disciplined and balanced life-style

:In Chapter al-Jum 'ah of the Qur'an, after the order for the Friday prayer, Allah says

When the salat is done, then"

,spread out on the earth (١)

Seek the blessings of Allah (٢)

(And remember Allah a lot". (۶٢:١٠ (٣)

This verse says that you should keep your priorities in the right order: at the time of prayer, say the prayer, and at the time of business, do your businesses diligently- .however, be conscious of God's existence at all times

:In the verse after it, Allah condemns those who have mixed up their priorities

And when they see merchandise or entertainment, they go towards it and leave you" alone [in prayers]. Say to them: 'What is with Allah is better than entertainment and (merchandise. And Allah is the best of providers.'"(۶٢: ١١

This verse refers to an event when a trade caravan entered the city of Medina at the) time of Friday prayers. It was customary for them to announce their arrival by beating the drums. Many companions of the Prophet left the mosque while the Prophet was (.still saying his sermon before the prayers

,Praising those who do things in their appropriate time, Allah says

Men whom neither merchandise nor selling diverts from the remembrance of Allah" (and the keeping up of prayer and the giving of charity". (٢۴:٣٧

Imam Ja'far as-Sadiq (a.s), quoting from the words of wisdom revealed to past ;prophets, says

An intelligent Muslim should not be seen passing away [his time] except in"

:three things

:Improving his livelihood .١

:Or preparing for the hereafter .٢

(Or enjoying [himself] but not in haram ways..."(١ .٣

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;In another hadith, Imam Musa al-Kazim (a.s) says

:Try that your [daily] time is divided into four segments"

.A time for meditation to God .١

.A time for earning livelihood .٢

A time for socializing with brethren and trustworthy [friends] who would point out .٣ .[your [moral] weaknesses and be sincere [in their friendship for you

A time exclusively devoted for non-haram pleasure [with the family]. It is with this .۴ [fourth] time segment that you will be able to maintain (or master) the other three (times..."(٢

The last segment of time is very important. Even according to a new analysis by Richard Esterlin, an economist at the University of Southern California, "We should apply our time and energy to health and family life, rather than to material goods, if (we really want to be happy."(٣

B. Financial Management

point

You might be surprised that Islam has talked about financial management. It has done so because it is a comprehensive way of life. Islam expects its followers to plan .their lives in such a way that they can live within their means and resources

;Imam Muhammad al-Baqir (a.s) says

:From the signs of a believer are three things“

;Good management of livelihood .۱

;Patience in face of calamity .۲

(Study of religion. (۴ .۳

The story of Prophet Yusuf (a.s), in the twelfth chapter of the Qur'an, clearly portrays that one has to plan and manage the resources wisely. The King of Egypt saw a dream in which seven fat

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.AI-Furu '. vol. ۵. p. ۸۷ -۱

.Tuhafu 'l-'Uqul, p. ۴۰۹-۴۱۰ -۲

Jay Ingram, "Why happiness is elusive in material world." Toronto Sun, September -۳ .۱۴, ۲۰۰۳

.Tahdhibu '۱-Ahkam. vol. ۷. p.۲۳۶ -۴

cattle were devouring seven lean ones, and he saw seven green ears and seven dry ones. Prophet Yusuf interpreted the King's dream, informing him that there would be seven years of good harvest followed by seven years of severe drought, and that he should conserve the first seven years harvest for the next seven years' drought. Prophet Yusuf was given the charge of the treasury of the land and he wisely managed the distribution as well as the storing of the grains during the first seven years and, consequently, the country did not suffer hunger during the seven years or .drought

The Problem of Extravagance and Waste

One of the biggest problems in financial management is extravagance and waste. Imam Jafar as-Sadiq (a.s) said to 'Ubayd bin Zurarah: "O 'Ubayd, extravagance (and (waste) brings about poverty whereas planning brings about affluence." (١)

There are two concepts in Islam: israf and tabdhir. "Israrf" means extravagance without being wasteful; overspending and living beyond one's means. Whereas ."tabdhir" means wasting the blessings of God

.Israf has been condemned in both religious as well as secular aspects of life

O children of Adam! Attend to your embellishments at every rime of prayer, and eat" and drink but don't be extravagant; Surely He (Allah) does not love the extravagant (people." (٧:٣١

Those who waste the blessings that Allah has given to them are described as

(the brothers of the satans." (١٧:٢۶-٢٧)(٢"

Muslims should manage their lives within their resources and this cannot be done unless they control their greed. Controlling greed becomes more challenging in

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Al-Furu, vol.۴, p.۵٣ -١

According ١٠ June ٢٠٠۶ report of International Food Policy Research Institute – ٢ (IFPRI), UK households throw away ٣٧٨ pounds of food per person each year and ٢٠ percent of USA's food goes to waste, representing an annual value of about $٣١ billion in lost resources. While food is being squandered in rich countries, ٨٠٠ million people around the world often do not know where their next meal is coming from, ١۶۶ million children are undernourished, and ١.٢ million people live on less than a dollar a day.

this era of consumerism where advertising and marketing tactics incite potential customers to buy an item as "new and improved" even if the older model still fulfills .their needs

Moderation is the key in all spheres of life. Even in the case of charity, Almighty Allah :urges moderation

And do not make your hand shackled to your neck nor stretch it out completely lest…“ (you sit down blamed, stripped off.” (۱۷:۲۹

Once the Prophet saw Sa'd using excessive water for wudu (ritual ablution) for prayers. He said, ‘Why are you wasting the water?’ Sa'd was surprised and asked, ‘There is israf even in water of wudu?’ The Prophet replied, ‘Yes; even if you are by a ’!flowing river

,The Prophet (s.a.w) said

Verily there are some people from my community (ummah) whose prayers will not be :answered

۱. A person who prays against his parents.

۲. A person who prays against a debtor who has taken his money/property and the .creditor neither wrote down the loan agreement nor had it witnessed

۴. A person who prays against his wife while Allah has given him the right to divorce .her by himself

۵. A person who sits at home and prays 'O my Lord, give me sustenance' but does not go out to seek the sustenance. Allah will say, “O My servant, did I not provide the means for you to seek and exploit the earth with healthy limbs? [If you had done this then] you would have had the excuse between Me and you for your sustenance because you

...".followed my command. And so that you may not be a burden on your family

A person who was blessed by Allah with plentiful wealth which he gave away [in .٧ charity] and now he prays, "O my Lord, give me sustenance". Allah will say, "Did I not give you ample wealth? Then why did you not manage it as I had ordered you? And why did you practice extravagance while ١have forbidden you from (extravagance?".....(١

Your Customers

A. Sanctity of Property

Islam has put great emphasis on the sanctity of property (mal) and its ownership. No one has the right to take the property, money or labor of another person without his ,permission. Allah says

O you who believe! Do not devour your property among yourselves falsely, except" (that it be trading by your mutual consent." (۴:۲۹

Mutual consent" is the crucial means for the exchange of any commodity or service" .between two persons

A "Muslim", in the ethical sense, is "one from whose hands and tongue other Muslims are protected".(٢) Protection from "hands" does not only mean protection from .physical harm, it also includes protection from theft

This sanctity of the property (mal) is not just for Muslims; it includes the non-Muslims also. There is a very well-known law in the shari' a which says that the mal of the al-kafir al-harbi has no sanctity. (Al-kafir al-harbi means a non-Muslim who is at war against Islam and Muslims, and thus is not covered by any agreement with a Muslim (.government

Some Muslims who have migrated to the

۱- Ibid. vol. ۵. p. ۸۴.

۲- Nahju l'-Balagha, sermon ۱۶۷; as-Saduq, Ma'aniyu 'l-Akhbar (Qum: Islami, ۱۳۶۱ AH [solar]) p. ۲۳۹; al-Muttaqi al-Hindi, Kanzu 'l.'Ummal, vol ۱, p. ۱۴۹.

West use this law concerning al-kafir al-harbi as an excuse to steal, whenever the opportunity avails itself, the property of the non-Muslims. I have always strongly discouraged this behavior based on two reasons:

Firstly, on a social level, living as minority, a Muslim's actions reflect on the community at large; therefore, one should not do so.

Secondly, on a personal level, greed is a dangerous moral disease that pushes one to commit such acts. By committing such acts, one starts to lose the sense of respecting the property of other people: today it is the non-Muslim; tomorrow it will be the non-practicing Muslim!

More importantly, not all non-Muslims are al-kafir alharbi. Besides al-kafir al-harbi, there are three other categories of non-Muslims:

Al-kafir adh-dhimmi: a religious minority citizen of a Muslim government.

Al-kafir al-mu'ahid: a non-Muslim whose government has a treaty with a Muslim government.

Al-kafir al-mutahayid or al-kafir al-musta'min: a neutral non-Muslim who is neither fighting against Muslim nor covered by a treaty.

Non-Muslims in the West are either al-kafir al-mu 'ahid or al-kafir al-mutahayid, al-musta'min - and the life and property of such non-Muslims are as sacrosanct as that of the Muslims.

Recently, questions on the sanctity of the mal of non-Muslims have been raised with the contemporary religious authorities in the Shi'a world. All, in their different ways, have said that the sanctity of mal of covers the non-Muslims amongst whom we live in the West.(۱)

Look at the example of the Prophet Muhammad (s.a.w): he first established his credibility among the Quraysh with his truthfulness and

١ - Ayatullah Sayyid 'Ali as-Sistani, in answer to a question, said that the sanctity of non-Muslim's mal is based on the implicit agreement which one makes with the non-Muslim country to respect its laws when one signs the visa or immigration documents. (See 'Abdul Hadi al-Hakam, A Code of Practice for Muslims in the West, p. ٣۶, ١۴٠.) Ayatullah Sayyid 'Ali Khamanei, the present Supreme Leader of the Islamic Republic of Iran, also concurs with this opinion. (See Duraru '١-Fawaid fi Ajwibati '١-Qa'id, p. ٨٨.)

trustworthiness. Before he left Mecca to migrate to Medina, the Prophet instructed ‘Ali bin Abi Talib to return the mal entrusted by others to him back to their owners. Imam 'Ali himself was highly regarded by the Prophet because of many good qualities. The most important among those, as pointed out by Imam as-Sadiq, were truthfulness and trustworthiness.(۱)

Imam Ja'far as-Sadiq says: “Do not be deceived by frequency of their prayers or their fasting because many a time a person becomes [habitually] attached to prayer and fasting so much that he would feel uneasy if he neglects it. Test them instead with truthfulness and trustworthiness”. (۲)

After all, a "mu'min", in the ethical sense, is defined as “one whom the believers can entrust with their lives and property.”(۳)

Al-Husayn ash-Shabbani said to Imam Ja'far as-Sadiq (a.s) that “a person from your followers thinks that the property and lives of Banu Umayyah”(۴) have no sanctity, and now something from them has come to him as a trust”. The Imam said, “Return the trust to its owner even if they be Magi...”(۵) There are similar hadith about the property of the Khawarij.(۶)

Nothing portrays the importance of trustworthiness more than the emotionally charged statement of Imam Zaynul 'Abidin to his Shi'ahs: “I warn you about the returning of the things entrusted to you. I swear by Him who sent Muhammad as the Messenger-if the killer of my father, Husayn bin Ali, entrusted me with the sword with which he killed him, I would still return it

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۱- Al Usul mina 'l-Kafi, vol. ۲. p. ۱۰۴.

۲- Ibid.

۳- As-Suduq, Ma’aniyu ‘l-Akhbar,p.۲۳۹

۴- Banu Umayyah or the Umayyids were always opposed to Prophet Muhammad (s.a.w) and his Ahlu "l-bayt. The most famous Umayyid rulers were Mu'awiyah bin Abu Sufyan and his son Yazid.

AI- Furu’. vol. ۵, p.۱۳۳. “Magi” is plural of “Magus'” and refers to followers of - ۵
.(Mazdaism (Zoroastrianism

Tahdhibu ‘l-Ahkam, vol.۶, p. ۳۵۰, Khawarij (pl. of Khariji) were a group that emerged -۶
after the Battle of Siffin. They were enemies of Imam Ali (a.s), Ibn Muljim, the assassin
.of Ali (a.s), was a Khariji

(back to him!"(1

The rules concerning the daily prayers also remind Muslims to respect the property of others: the water and the place of ablution, and the dress and the place of worship (must be mubah.(2

Therefore, if you ever find yourself in a position where you are entrusted with the mal of other people, then you have to be very careful in fulfilling your duty: a clerk; cashier; accountant; supplies manager, etc. Even in the use of your employers' equipment and supplies, you have to be very careful -if some amount of personal use is tolerated, then okay; but if there is a clearly stated policy against any personal usage of office supplies or equipment's, then you must refrain from using it for your .personal use

Question: A Muslim works in a non-Muslim country in a private office, in a government office, or on contract for a specific project where he or she is paid by the hour. Is it permissible for that Muslim to waste some hours, work negligently or intentionally ?delay the job? Does he or she deserve the full wages

Answer: This is not permissible; and if one does that, he or she is not entitled to full (wages.(3

B. Truthfulness and Honesty

We have already seen the ahadith that emphasize on truthfulness alongside trustworthiness. In the context of business ethics, great emphasis has been put on .truthfulness in speech and honesty in measuring

(Give full measure and weight with justice."(6:152"

In the pre-Islamic days, God destroyed nations because they cheated in measure and .scale

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۱- As-Suduq,al-Amali (Tehran: al-Bi'tha, ۱۴۱۷) p.۳۱۹

۲- Mubah means owned by oneself or having the permission of the owner to use it.

۳- See A Code of Practice for Muslims in the West, p. ۱۵۲; Ahkamu 'l- Maghtaribin,p. ۱۵۱-۱۵۲

promote the attitude of honesty, the shari'a says that it is recommended for the sellers to measure out their merchandise slightly more than required in order to .ensure that they have given what is due to their customers

On the other hand, it is recommended for customers to take a little less than the announced price to ensure that they are not taking more than their right. The purpose of such recommendation is to make sure that the merchant does not transgress customers' right. This is the complete opposite of what the Prophet found among the :people of Medina when be migrated to that city

Woe to the defrauders, who, when they take the measure (for themselves) from" men, they take it fully. But when they measure out to others or weigh out for them, (they are deficient". (۸۳:۱-۳

C. Concern for Society's Well-being

In his famous epistle on Islamic governance, Imam 'Ali (a.s) wrote the following about :traders and industrialists

They are sources of profit and the means of the provision of useful articles. They... bring them from distant and far-flung areas throughout the land and sea, plains and ...mountains, from where people cannot come and to where they do not dare to go

Know, along with this, that most of them are very narrow-minded, awfully avaricious, hoarding goods. This is a source of harm to the people and a blot on the officers in .charge

Stop people from hoarding ...the sale should be smooth, with correct weights and prices, not harmful to either party -seller or the

(buyer... (1)

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No trader or businessperson should allow greed to overcome his or her sense of well-being for the community. Once Imam Ja'far as-Sadiq (a.s) found himself in a financially straitened state. He gathered ١٠٠٠ dinars and called his companion, Musadif, and asked him to use that money for trading. Musadif bought some merchandise and joined a trade caravan going to Egypt.

On the way, they met a caravan that was coming back from Egypt. Upon inquiring about its market, they found out that the merchandise that they were carrying was in common demand in Egypt, and so they made a pledge among themselves not to sell their merchandise for less than ١٠٠٪ profit.

Musadif returned to Medina with two bags of a thousand dinars each. He went to Imam as-Sadiq (a.s), presented the two bags, and happily declared, "This is the capital and this is the profit." Imam replied that this a big profit; "how did you do it?" Musadif described the pledge that he and the other traders had made before entering Egypt.

The Imam said, "Subhan'Allah! You pledged against a Muslim community that you would not sell to them except at the profit of hundred percent!" He took one of the two bags and said, "This is my capital and I don't need anything from this profit." Then he said, "O Musadif! Fighting with swords [in jihad] is easier than seeking the legitimate [sustenance]." (2)

The point of this narration is not the percentage of the profit whether it should be

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١- Nahju 'l Balagah, letter no.۵٣

٢- Al-Furu, vol.۵, p. ١۶١-١۶٢.

less or more than hundred percent. It is the concern for the society's well-being. A .Muslim businessperson has to keep the overall good of the society in mind at all times

Profit margins must be reasonable. If they reach the point detrimental to the public, then the government has the right to intervene as clearly outlined in the epistle of .Imam 'Ali quoted earlier

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?Question: Can a Muslim evade paying taxes in a nonMuslim country

Answer: According to the contemporary jurists, Muslims have to abide by the laws of country that do not contradict Islam, and therefore it would not be permissible for them to evade paying taxes. Of course, they are allowed to use all legal means (like .financial planning) to minimize the tax due on them

D. Fraud and Customers' Rights

:Other ways of fraud and cheating

.Giving a false statement about the value of an item .١

Presenting an item in an unrealistic manner: presenting merchandise that is mixed .٢ with something else as pure; or presenting an imitation as the genuine article. This is .known as "ghish and tadlis - fraud and deceit" in shari'a

For example, in a carte of apples, if you place the good ones on the top and the bad ones inside -this is ghish. If you change the odometer in your used car to show lower !mileage - this is tadlis. This makes a salesperson's job surely difficult

Once the Prophet (s.a.w) passed by a grocer in Medina, when he noticed the shop's .good quality grain. He praised the grain and asked its price

Archangel Jibra'il descended and asked the Prophet to put his hand into the sack. The Prophet did so, and what was inside was inferior in quality from what was on the top. The Prophet said to the shopkeeper, “You have indeed combined dishonesty with fraud...” (۱)

One day Imam 'Ali (a.s) visited the dates market. He saw a woman crying and arguing with one of the date sellers. Upon his inquiring about the matter, she said. "O Amiru '۱- Mu 'minin, I bought some dates from him for a dinar. When I checked the basket, I found the dates that were inside to be of lower quality compared to those on the top." Imam Ali asked the date seller to return the dinar back to her. The man refused. Imam Ali asked him two more times, but he still refused to comply. Finally, Imam Ali took out his whip and only then did the date seller return the dinar back to his customer.(۲)

The Prophet said, "One who deceives [his customers] is not one of us."(۳) Imam Ja'far as-Sadiq said, “Beware of ghish; for whoever deceives others will himself be deceived in his mal..."(۴)

A Shi'a decided to start a business and so he went to Imam Ja 'far as-Sadiq (a.s) for advice. The Imam said,

“I urge you:

- to be truthful in your words;
- not to conceal the defect in your merchandise;
- not to deceive a gullible person, because deceiving him is not allowed;
- not to be satisfied for people except with what you

۱- Al-Furu'i, vol.۱, p.۳۷۴

۲- Al-Furu, vol.۱, p.۳۹۴, p.۴۱۹

Man la Yahduruhu ‘l-Faqih, vol.۲, p.۱۹۷ -۳

Al-Furu’, vol.۱, p.۳۷۴ -۴

;will be satisfied for yourself

- to give the right and take the right…because the truthful trader will be with the respected angels on the day of judgment;

- to refrain from swearing because a false oath will lead the person to the fire…"(۱)

* * * * *

In order to protect the customer from ghish and tadlis, the shari'a has introduced the principle of al-khiyar - the right of withdrawal. The khiyar is of seven types:

۱. Khiyaru '۱-Majlis: the right of cancelling the deal before leaving the business premise; unless it is specified as "final" in the deal.

۲. Khiyaru '۱-Haywan: (applies to sale of animals) the right of returning the animal within three days unless that right is waived in the deal.

۳. Khiyaru 'sh-Shart: the right of cancelling or returning the merchandise based on the condition in the contract. For example, when the seller says that the item can be returned within one week or one month or, in case of a car, for example, until the odometer reaches ۵۰۰ km.

۴. Khiyaru '۱-Ghabn (Fraud): the right of returning the merchandise if it was sold for a price that was exorbitant than its actual value. (The actual value is to be defined by 'urf, in this context, the market.)

۵. Khiyaru't-Ta 'khir: if the customer makes a deal but delays the payment or makes a partial payment without any pre-condition for deferring - the merchant has to wait for three days and then he has the right to cancel the deal. Similarly, if the

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۱- Ibid.p.۲۸۵

customer is required to make a non-refundable deposit and then is unable to make .the full payment as per the agreement, then the merchant can cancel the deal

Khiyaru 'r·Ru 'ya: if you buy an item just based on the description of the seller .۶ without seeing it or you were shown the item, but then you find it to be of a lower quality-in such a case, you have the right to cancel the deal after actually seeing or .handling the item

Khiyaru 'l- 'Ayb: if you find the merchandise to be defective, then you have two .۸ choices -either cancel the deal or retain it with compensation. Unless, of course, the deal is based on "as is" condition; then in that case you cannot return the item or ask .for compensation

If a deal has been finalized but the merchandise has not yet been delivered to or received by the customer and the merchandise is destroyed (by natural disaster such as flood or fire or by human action like theft or negligence), then the loss will be bore .by the merchant and the customer will be eligible for repayment

Your Employees

point

Employers who do not respect their employees do not respect their own businesses. Without happy employees, your business cannot prosper; and you cannot have happy .employees unless you respect and boost their self-esteem

One of the important issues is the agreement between the employer and the employee about the wages, the nature of work, responsibilities and expectations. Both parties must clearly define

.and agree on these issues

Sulayman bin Ja'far al-Ja'fari says that one day he went with Imam 'Ali ar-Rida (a.s) to the latter's home. When they reached the house and entered the courtyard, they saw the servants of the Imam busy in doing their work. The Imam noticed a stranger .among his workers

"?Imam: "Who is this man with you

The servants: "He is helping us in our work and at the end of the day we will give him ".something as wages for his work

"?Imam: "Have you talked and agreed with him on his wages

".The servants: "No; but he will be pleased with whatever we will give him

.The Imam became very angry with his servants

"?Sulayman al-Ja'fari said, "...Why are you taking this issue so hard upon yourself

The Imam: "I have several times forbidden them from employing anyone to work with .them unless they have agreed upon his wages

Know that even if you pay three times more than the average wages to someone" who works for you without prior agreement, he will still think that you have underpaid him. But if you have agreed on the wages, and then you pay him that wage, he will thank you for the fulfillment of your agreement; and if you add even a little upon it, he (will recognize it as your generosity and know that you have paid him more." (١

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Islamic teachings also emphasize that a laborer should be paid on time. To stress on this issue, Hisham bin Hakam quotes

Al-Furu’, vol.۵, p. ۲۸۸ -۱

a statement from Imam Ja’far as-Sadiq (a.s) regarding a porter or a hired hand: "You should pay his wages before the sweat of his forehead dries up."[1] According to the Prophet, one of the unforgivable sins is denying of your employee's wages.[2]

Fixing the Wages

As a basic rule, the employer and the employee should reach to an agreement on the basis of justice and fairness. Of course, an Islamic government has the right to set the scale of minimum wage to ensure that the workers are not exploited. A market based on Islamic values cannot have executives who enormously increase their own salaries but ask their employees to accept lower wages.[3]

* * * * *

As an employer, you must be considerate to the special needs of your employee: sick leave, leave for family emergencies, and even permission for attending Jum'ah .prayer that falls on a working day in the West

Your Partner

point

,Imam Zaynu '١-'Abidin (a.s.) writes

:It is the right of your partner that you should"

- take his burden upon yourself if he is absent, and
- .work equally with him when he is present
- And do not decide anything without his consent and
- do not enforce your view without consulting him ; and
- protect his wealth for him ; and
- refrain from embezzling him, be it a large or a small [amount], because this [hadith] has reached us: ‘Verily, the hand of Allah [i.e., His blessing] remains upon partners as

'.long as they do not swindle each other

And there is no power but with

p: ۴۰

۱- Al-Furu', vol.۵,p.۲۸۹

۲- Al-Furu', vol.۵, p.۳۸۲; Zayd bin Ali, Musnad (Beirut: Dar al-Hayat,n.d.) p.۴۹۸

۳- The name enron has now become a symbol of greed at the executive levels. Thousands of Enron employees lost their life savings in plans tied to the energy company's stock and pensions when Enron collapsed.

(Allah."(1

Types of Partnership

:The most common types of partnership in Islamic laws are the following

.Mudaraba- Limited Partnership or Silent Partnership .1

.(It is also known as al-Quraz in some Arab countries)

:There are three elements in mudaraba

- .one provides the capital (silent partner) and the other works (active partner) on it
- .in case of profit , they share in the profit
- in case of loss, only the silent partner will incur the loss (because the active partner has also lost the benefit of his labor and work). Unless, of course, the active partner .was negligent and violated the terms of agreement

.Musharaka -Full Partnership .2

In this type of partnership, both or more partners provide the capital and work .together. They share in the profit and the loss in proportion to their capital

.Muzara'a -Sharecropping .3

.(This is a limited partnership between the landowner and the farmer (sharecropper

In this partnership, the farmer pays an agreed upon share (e.g., 1/3. 1/2 or 1/4) of the crop to the landowner and keeps the rest. For example, after the conquest of Khaybar, the land of Khaybar became the Prophet's personal property. The Prophet, as the owner of the land, gave it to the people of Khaybar to cultivate at half of (whatever they produce.(2

Besides the share of the crop, both partners must also agree upon the time, the type of crop to be farmed, the land or parcels of land, and who will bear what and how

.much of the expenses for farming such as seeds, tools and equipment

Both parties may

۱- The Charter of Rights (Risalatu'l-Huquq),p.۲۵

۲- Al-Kulayni, al-Furu'mina'l-Kafi, vol.۵,p. ۲۶۶-۲۶۷

also add any other condition they agree upon in their contract as long as it does not .contradict the shari'a laws

."Musaqat - "Sharefruiting .۴

This is a limited partnership similar to sharecropping with the difference that in musaqat, one partner owns the land with fruit-bearing trees (i.e., orchard), and the .other partner works on watering, fertilizing, etc

The working partner pays an agreed upon share from the produce to the landowner .and keeps the rest. The rules mentioned under muzara'a are also applicable here

Importance of Written Contracts

Many times people in our communities rely on verbal agreements when close friends or relatives are involved in business. Islam has very strongly emphasized the issue of having written agreements and contracts even if you are doing business with your .own brother

The Qur'an which does not give us the details of how to pray has told us in detail :about the importance of written contracts. It says

!O you who believe“

When you deal with others in contracting a loan for a fixed time; then

;write it down (۱)

;or let a scribe write it down between you with justice (۲)

;the scribe should not refuse to write as Allah has taught him, so he should write (۳)

and the debtor should dictate and he should fear Allah, his Lord, and should not (۴) ;diminish anything from it

the debtor is unsound in understanding or weak, or if he is unable to dictate (۵) ;himself, then his guardian should dictate with justice

;call in to witness from among your men two witnesses (۶)

but if two men are not (۷)

p: ۴۲

available, then call one man and two women from among those whom you approve ;as witnesses–so that if any of the two errs, one of the two may remind the other

.the witnesses should not refuse when they are summoned to give evidence (٨)

Do not disdain from writing the agreement [of loan whether it is] small or large (٩) [amount], with fixed time [of payment]–this is more equitable with Allah and assures greater accuracy in testimony, and the nearest way that you may not entertain doubt .[[afterwards

This law of writing is important in case of loan. But] if it is a ready merchandise] (١٠) which you give and take among yourselves from hand to hand, then there is no sin on you in not writing it down, [although it is better to do so, therefore] have witnesses .when you trade with one another

Let no harm be done to the scribe or the witnesses; and if you do [harm them], (١١) .then surely it will be a transgression in you

(Fear Allah; and Allah teaches you and He knows all things. (٢:٢٨٢

Although the verse begins with the issue of loan, its recommendations for a written .agreement in all business deals is beyond any doubt

In a hadith mentioned earlier, the Prophet said that Allah would not answer the prayer of a person who prays against the defaulter who is refusing to pay back the loan, if .the creditor did not put this loan agreement into writing and did not have it witnessed

Disputes and Arbitration

Disagreements in

partnerships are part of human nature. When business is going up, everybody is happy; when it is going down, partners start having doubts about the efficiency or even integrity of co-partners. Therefore, no social system can survive without having a mechanism for resolution of disputes. That is why you have courts, judges and .lawyers

Although people have access to the legal system in their own countries, but Shi'i Muslims should realize that they are only allowed to approach a Muslim authority for resolution of their disputes. They must seek a solution within the community. Only when there are no community based tribunals or if they don't have the power to implement their judgments, can Shi'as then approach the secular courts for getting .their legitimate right

Once 'Umar ibn Hanzala, asked Imam Ja'far as-Sadiq (a.s) about the legality of two Shi'ahs seeking a verdict from an unauthorized ruler or judge in a dispute over a debt or an estate. The Imam answered that it was absolutely forbidden to do so; and then :he read the following verse

Yet in a dispute) they desire to summon one another to the judgment of the) ..."
(taghut(۱) though they were commanded to reject and disbelieve in him". (۴:۶۰

"?Then 'Umar ibn Hanzala asked, "Then what should the two (Shi'ahs) do

Imam Ja'far as-Sadiq (a.s) replied: "They must seek out one of your own who narrates our traditions, who is well-versed in what is permissible and what is forbidden, who is well-acquainted with our laws and ordinances, and then

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Taghut" means anything or person who is followed without the authorization of" -۱ God or his representatives. The term is used for Satan, an idol, or even a human being .who misleads others

accept him as judge and arbiter, for I appoint him as judge over you. If the ruling which he based on our laws is rejected, then this rejection will be tantamount to ignoring the order of Allah and rejecting us, and rejecting us is the same as rejecting Allah, and this is the same as polytheism.” (۱)

In another hadith, Abu Khadija relates that Imam Jafar as-Sadiq (a.s) sent him to his companions with the following message: "If a dispute or a difference occurs among you about a property, then take care not to seek judgment from those unauthorized (judges). Instead, you must seek a person who knows what we permit and what we forbid, for I appoint him as a judge over you. And take care that you do not seek judgment against one another with an unjust ruler." (۲)

I think it is high time that Muslims in the West started working on forming arbitration boards to resolve the civil disputes among their community members. Court systems in many countries, including Canada, are so clogged up with civil cases that they cannot cope with them in a timely manner. Having community based arbitration boards will relieve the court system's burden and save the time and money of our community.

Such boards must comprise of a religious scholar, an accountant, and a lawyer or someone who has gone through the arbitration training.

Your Business A: Five Types of Laws

Islamic laws are of five types: obligatory (wajib), recommended (mustahab), discouraged (makruh), permissible (mubah) and forbidden (haram). Business, trades

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۱- Al-Kulayni, al-Usul mina ‘l-Kafi, vol.۱, p.۶۷; al-Furu’mina ‘l-Kafi, vol.۷,p.۴۱۲; also see, Wasa’ilu sh-Shi’ah, vol.۱۸,p.۹۹

۲- At-Tusi,Tahdhibu ‘l-Ahkam,vol.۶,p.۳۰۳ as quoted in Wasa’ilu ‘sh-Shi’ah,vol.۱۸,p.۱۰۰

.and professions in Islam would also fall into these five categories

"Wajib/Obligatory .۱

a) On an individual level: it is obligatory to maintain yourself and your family so any) .legitimate job that fulfills that obligation for you is obligatory for you

b) On a social level: any trade, business or profession which caters to the essential) (needs of the society is obligatory in the sense of wajib kifai.(۱)

For example, the medical profession (especially female doctors, dentists, and gynecologist's), religious profession, teaching, journalism, youth and family counselling are wajib kifai. In the Western context, in order to create a Muslim community in this society, it is wajib kifai to provide those facilities without which the .community would not be able to maintain its Islamic identity

Muslim communities should establish scholarship programs and endowment funds, and further support such existing organizations that encourage Muslim youths to go .for higher studies in disciplines which are required for the Muslims in the West

Remember what Imam 'Ali (a.s) said, "Knowledge is better than wealth. Knowledge guards you, while you have to guard the wealth. Wealth decreases by spending, while ".....knowledge multiplies by spending, and the results of wealth die as wealth decays

Mustabab /Recommended: any profession or business that is not essential but .۲ useful for yourself and the society. For example, a food business that makes halal food more easily available to Muslims or physical fitness facilities which adhere to the .shari'a laws

Makruh/Disliked: it is makruh to involve oneself exclusively in the profession of .۳ butcher, or the trade of selling

p: ۴۶

Wajib kifai means an obligation which is upon the entire community but if one -۱

person fulfills it, then the obligation is lifted from others; however, if no one fulfills it, then the entire community is responsible. This is opposite of wajib ‘ayni in which each .person has to fulfill that obligation, e.g., salat

.shrouds (kafan), statues of living things, etc

Halal/Permissible: any trade or profession that is permissible but not essential for .۴ .the society

Haram/ Forbidden: A list of specified kinds of professions and trades will be listed .۵ .below

Your Business B: Haram Business and Trade

Intoxicating Drinks .۱

,Almighty Allah says

They ask you about intoxicants and games of chance. Say, 'In both of them there is a" (great sin and profits for men, but their sin is greater than their profits'." (۲:۲۱۹

It is haram to deal with intoxicating drinks in any shape or form: selling, buying, using .it as rent or payment for a job, etc

It is haram to sell grapes and dates to a customer who buys them for making .intoxicant drinks

.It is haram to rent out a real estate property for making, selling or buying intoxicants

Question: Can I buy a building in which one of the tenants operates a liquor store or a ?pub

Answer: You may buy the building but must terminate the lease of that particular tenant as soon as possible based on the agreement (i.e., immediately or at the .(renewal time

.It is haram to rent out a vehicle for transporting intoxicants

It is haram to work for a company that produces such drinks, in any form of job: as a .driver, worker, accountant, guard, typist, etc

It is not permissible for a Muslim to sell or serve intoxicating drinks, or even to wash

.the glasses used for that purpose. Wages from such work are unlawful

Question: Can I work as a cashier in a grocery shop that also sells

?alcohol

Answer: Your job as a cashier is okay; however, a portion of your salary representing .the percentage of work for selling alcohol will be illegitimate

Similarly, it is not permissible for a Muslim artist, calligrapher, designer, web-designer, printer, or publisher to prepare and promote an advertisement for intoxicating drinks. This would amount to promoting immorality, and it is not permissible even if that .Muslim is going to lose future business from such customers

Muslims are not allowed to buy intoxicating drinks for their customers at business .lunch or dinner party

The Prophet said, "Allah has cursed the intoxicating drinks, he who squeezes it out [from grapes], he who plants [grapes, etc. for intoxicants], he who drinks it, he who serves it, he who sells it, he who buys it, he who earns from it, he who transports it (and he to whom it is transported." (١

Methyl Alcohol: The above ruling applies to intoxicating drinks. Therefore, intoxicants that are not made for human consumption are not covered by prohibition or ritual impurity (najasat). For example, methyl alcohol (also known as wood spirit) is not najis and is a valid commodity for trade because it is used for industrial solvents, and for making synthetic rubber, chemicals, rubbing alcohol, inks, dyes and stains, antifreeze .and other similar products

Similarly, the alcohol found in perfumes is pure and permissible for use as well as .trade

Animal Products .٢

i. Pig and its byproduct it is haram to deal in pigs and their byproducts in all forms: even selling or serving pork

.Al-Majlisi, Biharu 'l-Anwar, vol.۷۹, p.۱۲۶; al-Hindi, Kanzu 'l-'Ummal, hadith no.۱۳۱۹۱ -۱

to those who consider it permissible in their religion is not allowed. This prohibition .also applies to delivering food items which have pork in them such as pizza, etc

However, selling, buying or using soaps made of pigs' fat is permissible; of course, it is najis and one must purify the hand or body after using that soap. Similarly, selling, buying or using toothbrushes or paint brushes that contain bristles made from pig's hair is permissible except wherever ritual purity (taharat) is a condition. So if someone uses such a toothbrush, then the mouth will become najis, and it will become pure by .taking the toothbrush out and getting rid of the remaining toothpaste from the mouth

ii. Animal products from an animal that was slaughtered Islamically (zibh): it is .permissible to deal in such products

:i. Animal products from an animal that you know was not slaughtered Islamically

a) Parts with no feeling (e.g., hair, feather, fur, bone, horn, beak, nail. and teeth): it is) .permissible to trade in them

(b) Parts with feelings (e.g., skin): it is not permissible to trade in them.(١)

:iv. Animal products whose method of slaughtering is unknown or doubtful

.a) From Muslim merchant or Muslim market: it is permissible to trade in them)

:b) From a non-Muslim)

- ;if there is a probability of Islamic zibh: it is permissible to trade in them
- (if there is no probability of Islamic zibh: it is not permissible to trade in them.(٢

Other ‘Ayn Najis .٣

Other ‘ayn najis items (like human or animal stool, urine, blood, semen) can be

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However, according to Ayatullah Sistani, it is permissible to trade in such items with -١

non-Muslims based on the principles of "raf'u 'l-yad". According to Ayatullah Makarim Shirazi also this is permissible since he does not consider the hide or byproducts .slaughtered (even in a non-Islamic manner) as najis/ritually impure

However, according to Ayatullah Sistani, it is permissible to trade in such items with -٢ ."non-Muslims based on the principle of "raf'u 'l-yad

a legitimate business commodity provided there is a reasonable use for them . For example, the dung of farm animals can be used for the purpose of using it as manure; blood of animals for use as a dye, etc.; blood of human beings for transfusion into a .patient who needs it

:Mutanajjis items

Mutanajjis means an item that becomes najis by coming into contact with a wet 'ayn najis. It means, "Acquired impurity" as opposed to 'ayn najis which means "inherent ."impurity

It is permissible to deal in mutanajjis items if there is a permissible use for it. For .example, if lamp oil becomes najis, it can still be used to light the lamp

Hoarding Common Food Items .۴

Hoarding" means storing an item that is in demand with the hope that its price will" increase. It is haram to hoard the common food items that are low in supply and high in demand. Prophet Muhammad (s.a.w) said, "None hoards the food items except the sinner."(۱) Under an Islamic system, the government has the right to force such a .merchant to sell the food items at the fair market value

According to some Shii scholars, it is also recommended to refrain from boarding any .non-food commodity that is considered as a necessity of life for people

Tools and Machines for Haram Purposes .۵

Manufacturing or dealing in items, tools or machines that are exclusively used for .haram purposes is absolutely forbidden. For example: gambling machine, idols, etc

Similarly, it is forbidden for a Muslim builder or contractor to build a place of worship for non-Muslims in a non-Muslim

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As-Saduq, Man la Yahduruhu 'l-Faqih, vol.۳,p.۱۶۹ -۱

.country

Question: Is it permissible to work as a cashier in such a convenience store that also ?sells lottery tickets

Answer: Selling lottery is haram. However, working as a cashier in a convenient store is not haram even though it is haram to sell lottery tickets. (The implication is that even thought the cashier's job is legitimate but that portion of the salary which represents the percentage of work done in selling lottery tickets will not be (.considered legitimate

However, there is no problem in dealing in machines of dual- or multi-purpose nature which include haram purposes but are not exclusively used for such things, like radio, .television, etc

Money Related Issues .۶

Riba and Interest

One of the principles of Islamic economics is "the relationship between one's efforts and the amassing of wealth, and the importance of participating in the risk of losing one's wealth as well as increasing it in any economic transaction. That is why riba or interest is forbidden in

(Islamic Law ..."(۱

:Almighty Allah says

Those who take interest cannot stand [In their dealing with people] except like the" one who has been confounded by the touch of the Satan-this is so because they say, that trade is just like interest.[Whereas] Allah has allowed trade and forbidden .interest

So to whomsoever comes the admonition from his Lord and so he desists [from interest], he shall have what has already passed and his affair is in the hands of Allah; but whosoever returns [to it], then they are the inmates of the Fire, they shall abide in

.it

Allah does not

S.Hussain Nasr, A Young Muslim’s Guide to Islam,p.۵۸ -۱

bless interest, and He causes the charitable deeds to grow. And Allah does not love any ungrateful sinner." (۲:۲۷۵-۲۷۶)

The main difference between trade and interest is that risk is involved in the former but not in the latter. So any investment in which risk is involved is allowed but wherever the returns are guaranteed for one party but not the other, then the investment is not allowed.

Commenting on the present interest based economic system, Bernard Lietaer, a well-known business professor and former banker, says, "...But money wasn't created by God. We have forgotten that it's a system designed by people. And I believe that this design, which dates from centuries ago, is at the root of most problems in our society...

The monetary system is programmed - albeit not deliberately - to cause certain behavior. It promotes competition and short-term thinking; it forces economic growth, and it undervalues care, education and tasks crucial to maintaining a society. Economics theory teaches us that people compete for markets and raw materials; I think, in reality, people compete for money."(۱)

So how is the money created? Money is created through borrowing from banks and lending institutions.

Professor Lietaer illustrates the ill of interest through an interesting story:

There once was a town where the people lived in harmony. Their food, shelter, clothing, and tools came from the land, forests, rivers, and animals around them. What one family could not make for it itself, it got from [an] other at the weekly market. There, people bartered what they

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۱- Bernard Lietaer is a Research Fellow at the Centre for Sustainable Resources of the University of California at Berkeley and former head of the Organization and Planning

Department of the Belgium's Central Bank. The quotes are from his interview with Jurriaan Kamp, the editor of Ode magazine, no.۲۶ (September ۲۰۰۵). Professor Lietaer's latest books are the Mystery of Money and The Future of Money.

.had for what they needed – a chicken for cooking pots, firewood for cloth, and so on

One market day, a stranger showed up and watched. At day's end, the stranger called the townspeople together and said, “Your trading is cumbersome and clumsy! Bring ”.me a cowhide and I'll show you a better way

Curious, the townspeople brought the hide. The stranger then cut it into circles: “I've made ten circles for each family. One circle represents one chicken. Use these to trade with each other. You'll see, it will be much easier than carrying your goods to market. And, oh yes, I'll come back in a year to collect this loan I've made. But at that time, each family will owe me eleven rounds of hide instead of ten, as a token of ”.appreciation for the improvement I've brought into your lives

The town represents the society. The stranger who brings money –the rounds– into being by lending it out represents banks. The ۱۱th round the stranger requests from .each family as payment for services represents the interest payment on the loan

The money does indeed make trading much easier. However, the stranger/bank has .created only ۱۰ units of money per family, yet each family must repay ۱۱ units

One of each ۱۰ families will have to go bankrupt to provide the ۱۱th round to all the .others

In a community where cooperation once flourished, extra effort is now required to wrest the eleventh round from a neighbor’s hands; this leaves little time or energy

(to help anyone out anymore, or even to enjoy a little socializing.(١

a) Two Types of Interest

point

:In Islamic laws, interest (riba) is of two types

Interest in Business and Trade

point

Any business deal that has the following three conditions will be considered riba and :haram

.a) The commodity and the price are of same kind)

.b) They are things that are sold by weight)

.c) The price is more than the commodity)

For example, selling ١٠٠ kg wheat for ١١٠ kg wheat would be considered riba and .haram no matter whether the payment is on spot or deterred

However, if a person were to sell ١٠٠ kg wheat for ١١٠ kg raisins or to sell ١٠٠ US dollars for ١٢٥ Canadian dollars, then it would be a legitimate transaction because the items are neither the same nor weighed. This transaction will be valid even if the payment is .deferred

Similarly, if a person were to sell a dozen eggs for fifteen eggs, then it would be a legitimate transaction even though the items are of the same kind because they are not sold by weight. This would be a legitimate transaction u١١less the payment bas .been deferred

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Other related transactions

۱. To sell gold in exchange for gold with increment in the price -whether on spot or in deferred form- is forbidden. Similarly, selling silver in exchange for silver with increment in the price-whether on spot or in deferred form- is forbidden.

۲. "Buy Now and Pay Later": The merchant is allowed to fix two different prices for the same item: lower price for cash or higher price for the payment that

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۱- As quoted by Sibylle Preuschat, "The Trouble with Interest," Why Magazine (Winter ۱۹۹۷/۱۹۹۸), p.۳۵

is deferred to a fixed date. This is valid only if the merchant had 'fixed the price for the .deferred payment beforehand

However, if the deferred increased price is negotiated during the deal itself, then it is riba and is not permissible. For example, if the merchant says that this item is of $ ١٠٠ but the customer says that he cannot pay now, he can only pay after a year; and the merchant then proposes that the deferred payment will be $١٢٥- that is riba and .haram

Moreover, this only applies to items that are not sold by weight; otherwise, it is .considered riba and is not permissible

Pay Now andReceive Later": There is no problem in such a transaction as long as" .٣ .the commodity and the price both are not in gold or silver form

Interest in Loan

It is haram to charge interest from a Muslim in loan. As far as charging interest from a (non-Muslim is concerned, most contemporary mujtahidin have allowed it.(١

According to the majority of our mujtahids, charging interest is allowed between .father and children, and between husband and wife

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When discussing the issue of riba with a former Pakistani businessman in New Jersey a few years ago, I found out that some Pakistani economists have divided the loan :into two types

Loan for consumption" (e.g., for advanced study, treatment of an illness, marriage".١ of one's daughter) and ٢. "Loan for investment" (e.g., for buying or expanding a .(business

They say that the riba forbidden in Islam only applies to

۱ - As-Sistani, Minhaj, vol.۱,p.۴۳۰, Nasir Makarim Shirazi, Tawdihu ‘l-Masa’il,p.۳۳۷,۴۸۶; Khamanai, Ajwibatu l’-Istifta’at, vol.۲, p.۵۵۳,۸۴۷

loan for consumption" and not to “Loan for investment,” thus allowing charging of" interest on a loan given for investment This was also brought to my attention by a .friend who reviewed the manuscript of this treatise

I have not yet seen this type of division of loans in the contemporary works of Shi'i jurists nor am I familiar with any basis for such a division in the primary shariah sources. The only scholar to my knowledge who has discussed these two types of loan is Shaykh Murtadha Mutahhari in his

(Mas' ala-e Riba.(١)

Even he has concluded that the Islamic prohibition of riba covers both types of loans: .(qarz-e masrafi (loan for consumption) as well as qarz-e tawlidi (loan for investment

So then how can Muslim businesspeople get loans for investment? The most practical way would be to use the mudaraba partnership format in which the "creditor" ."becomes the silent partner, i.e., "investor

b) Loan, Debt and al-Qarzu 'l-Hasan

point

Islam strongly recommends its followers to live within their own means, to manage their finances wisely, and not be extravagant in spending. Asking for a loan without necessity is reprehensible (makruh). Imam 'Ali (a.s) said, “Beware of debt for it causes anxiety at nighttime and humiliation at daytime.”(٢) Of course, if there is a need, then .the reprehensibility of asking for a loan is lifted

If you give a loan without the condition of interest, then it is known as al-qarzu 'l-hasan (a good loan; an interest free loan) and is considered a very good deed in Islam. Many ahadith say

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Mutahhari, Mas’ala-e Riba,p.١۶٠-١۶٢ -١

.Man la Yahduruhu ‘l-Faqih, vol.۳, p.۱۸۲ -۲

that the reward for giving charity is multiplied ten times whereas the reward for giving an interest free loan is multiplied eighteen times.(1)

Giving such a loan is considered like giving a loan to Almighty Allah who is going to pay it back with compounded interest:

"Who will give a good loan to Allah so that He will multiply it for him manifold? Allah straitens and increases (the sustenance), and to Him you shall return." (2:245)

Repaying al-Qurzu 'l Hasan

There is a misconception among some Muslims that "al qarzu '1-hasan" means that the debtor does not have to pay it back and that the creditor should consider it as "a bad debt". This is absolutely a wrong notion. What a debtor does not have to pay back is known as charity, not a loan; a loan has to be repaid as per the condition agreed between the creditor and the debtor.

Mu 'awiyah bin Wahab inquired from Imam Ja'far as-Sadiq (a.s) about the validity of the story that once a Muslim died in Medina and the Prophet was requested to lead the funeral prayer for him. When the Prophet found that the deceased had left a debt of two dinars, he politely declined and instead asked his companions to say the funeral prayer until some of his relatives agreed to pay off the debt on his behalf. Imam as-Sadiq (a.s) replied, "That is the truth. The Messenger of Allah (s.a.w) only did that so that people may learn a lesson to pay the debts back to

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1- Biharu 'l-Anwar, vol.74, p.311; Kanzu 'l-Ummal, hadith no. 15373.

one another and not to take the debts lightly ..."(1)

Imam as-Sadiq (a.s) also said, "Being killed in the cause of Allah is atonement for all sins except the debt; there is no atonement for it except its repayment ..."(2)

After the verse (2:282), quoted earlier, Almighty Allah even talks about a security against the loan. He says,

"And if you are in a journey and you do not find a scribe, then (there may be) a security taken into possession (by the creditor).

However, if one of you trusts another, then he who is trusted should deliver his trust, and let him be careful (of his duty towards) Allah, his Lord; and do not conceal testimony, and whosoever conceals it, his heart is surely sinful. And Allah knows what you do." (2:283)

Imam Zaynu '1-'Abidin (a.s) wrote: "It is the right of your creditor who demands back the loan that, if you have sufficient money, you must fully repay him and give him his dues and make him independent of yourself; and do not make him run around and not tarry [in repayment], because the Messenger of Allah has said, "Tarrying of the rich is injustice."

"And if you are facing hard times then you should please him by amiable talk and kindly request him to allow an extension of time so that he returns from you content; and do not make him suffer bad dealings in addition to the loss of money because that is meanness. And there is no power but with Allah."(3)

To

1- Al-Furu; vol.5, p.93

2- Ibid.p.94

3- The Charter of Rights, p.26-27

,the creditor, Almighty Allah says

And if (the debtor) is in straitens, then let there be postponement (of the payment)“ until he is in ease. However (in such a case), letting it go as charity is better for you, if ”.you know

(٢:٢٨٠)

In al-qarzu '١-hasan it is recommended for the debtor to pay something more to the .creditor who has given the interest-free loan

c) Bank Activities

Banks

The rules governing Muslim banks are different from those governing non-Muslim (banks.(١

Deposits in Non-Muslim Banks

According to most jurists, it is permissible to deposit money in a non-Muslim bank with the condition of interest because it is permissible to earn interest from NonMuslims. ((٢

Islamic Banking

?How then do banks operate under an Islamic economic system

Ayatullah Khamana 'i, in answer to a question related to money earned in deposit :accounts from banks (in a country governed by shari' a law like Iran), says

If the act of depositing the money in the ban k is like giving the loan to the bank and“ .the bank gives extra money in that account-then it is riba and haram

But if the deposit is not as loan but as an investment where the bank takes that money and invests on behalf of the customer according to one of the commercial laws

of Islam [like mudaraba], and then the bank divides the profits between itself and the customer-in this case there would be no problem in the profit that the hank gives to the customer."(٣)

According to Ayatullah Nasir Makarim Shirazi, another prominent mujtahid in Iran, such an act of investing by

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١- Al-Khui, Minhaju 's-Salihiyn, vol.٢, p. ٣٧۶; as-Sistani, Minhaju 's-Salihiyn, vol.١, p.۴٣٠

٢ - As-Sistani,Minhaj,vol.١,p.۴٣٠, Nasir Makarim Shirazi, Tawdihu l'-Masail,p.٣٣٧,۴٨۶; Khamanai, Ajwibatu 'l-Istifa'at, vol.٢, p.۵۵٣,٨۴٧.

٣- Khamanai, Duraru 'l-Fawa'id fi Ajwibatu 'l-Qaid (Tehran, ١۴١۴ AH). P.٨۶

the bank on behalf of customer will only be valid if the contract is clearly and really outlined between them; but if it is just a pretense to get around the issue of interest, (then it is really riba and haram.(۱

This concept of mudaraba between the bank and the depositors is quite alien to the financial institutions of the West where the banks (e.g., in Canada in J ۹۹۶) continued to make profits in billions even though the overall economy was still trying to recover .from near depression

iv. Getting Loan from Banks

According to most mujtahidin, it is haram to get loan from a non-Muslim bank with the .condition of paying interest

However, according to Ayatullah Sistani as well as the late Ayatollah Khu'i, one can technically get out of the prohibition by taking the money from a non-Muslim bank with the intention of istinqadh-that is, using the wealth of non-Muslims which is available to you from them willingly, according to their own laws. In this case, use of (that money will be permissible even if one will be forced to pay interest.(۲

v. Use of Credit Cards

Using credit cards as a convenient way of shopping is permissible. However, it is haram to delay the payment because that entails paying of interest. (Of course, using the concept of istinqadh mentioned earlier, it would be permissible to be use credit .cards as means of getting a loan

However, based on what I have written below, I would strongly caution the reader (.against being caught in the trap of debt

According to a recent survey

Makarim Shirazi, Tawdih,p.۴۸۵ -۱

As-Sistani,Minhaj,vol.١,p.۴٣٠; al-Khui, Minhaj,vol.٢, p.١۶٧,٣٧۶; Ayatullah Khamanai - ٢ says that such a loan will only be permissible if one does not have the intention of paying the interest. See Ajwibatu 'l-Istifta'at,vol.٢, p.٨۴١

in the United States of America, ۴۰ percent of consumers pay off their credit cards in full each month: “They are doing great...The other ۶۰ percent to varying degrees are buried under or completely buried under, and getting in deeper. And you see the results.” (۱) While the Central Banks (in the USA as well as Canada) have pushed down short-term interest rates, and mortgage rates have fallen in ۲۰۰۳ to a ۴۵-year low, credit card interest rates have not followed. The average credit card carries a ۱۵ to ۱۷ .percent interest rate plus penalty fees

The banks marketing departments know the human element of greed: in the year ۲۰۰۳, five billion credit card offers were mailed out, including many to consumers who never would have qualified for credit ۲۰ years ago. According to Jordon Goodman, “Bankers call it the democratization of credit - giving people who can't handle credit all the credit they can't handle.” He also point towards a cultural shift among present (Americans who have embraced debt as a way of life.(۲

If you are among the ۴۰ percent of those who use the credit cards just as a means of convenience and pay them off by the due date, the financial institutions automatically increase your credit limit in order to entice you to overspend so that you may end up paying the interest. Beware of this temptation, and control your greed. Constantly .”remind yourself of the difference between "need" and “greed

It is worth repeating the saying of

Statement of Jordon Goodman, spokesman for Cambridge Consumer Credit - ۱ .Counselling, in Martin Wolk, “The Pitfalls of Plastic,” (MSNBC) January ۱۸,۲۰۰۴

.Ibid -۲

Imam 'Ali (a.s) quoted earlier: "Beware of debt for it causes anxiety at nighttime and ".humiliation at daytime

vi. Financing a Car Purchase

Am I allowed to buy a car financed by the bank and pay back through installments to the bank with interest? Based on rule no. iv, mentioned above, getting the money .from a non- Muslim bank would be permissible

However, the option of "lease to own" is probably the best from the Islamic point of view: you pay more than the normal price but it is not as interest. Let us hope that this concept of "lease to own" is made available by the financial institutions towards purchases of homes; this will greatly eliminate the problem of paying interest on .home mortgages

vii. Services of the Bank

Using other services of the bank like transferring money and opening Letters of Credit to import goods is permissible; and the banks are allowed to charge commission for .their part of the job

viii. Working in the Banks

Working in banks or similar financial institutions: The activities of a bank are divided .into two: halal and haram

Working in sections where interest is involved, is haram. The earning received from such work is haram. Working in sections where interest is not involved, is halal. This ruling, according to Ayatullah Sistani, is relevant to Muslim banks and customers only. Therefore, if the bank in which you are working is a non-Muslim bank and/or the customers are non- Muslims, then dealing in interest with them as a bank employee is (permissible; and the earning received from this work is halal.(١

d) The Stock Market and Futures

i. Mutual Funds, the Stock Market and Bonds

In light of

As-Sistani,Minhaj,vol,۱,p.۴۴۸ -۱

what we have said, investing in mutual funds and the stock market in which the .returns are not guaranteed would be permissible

Such investments, however, could become haram because of secondary reasons: like If one invests in a company that deals in a haram commodity, such as a brewery or casino. The best option for a Muslim investing in mutual funds would be the “ethical funds'” since such funds do not deal in alcohol, tobacco, gambling or environmentally (harmful products.(۱

However, you must be careful when dealing with the stock market and ask the following question: Are the shares "earnings driven" or "story driven"? If the shares are earnings driven (i.e., have proven history of performance), then it is permissible. However, if the shares are "story driven", then it is like gambling and is not permissible.(۲) (An example in recent times was the skyrocketing shares of the (.Internet stock that were "story driven", and which then just collapsed

Interest-bearing bonds would be allowed except from Muslim banks as per the ruling .of Ayatullah Sistani

ii. Futures Markets

Futures" means an agreement in which the seller agrees to deliver a commodity -" which does not exist yet- at a future date at a specific price. For example, a farmer signs an agreement to sell ۱۰۰۰ bushels of wheat to a buyer at the price of $۵.۰۰ a .bushel robe delivered after eight weeks

Futures have become financial instruments and investors trade them in large quantities on exchanges. Now investors are not required to actually deliver or receive the commodities listed

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The concept of “socially responsible investment” or SRI emerged in mid-eighties. -۱ Financial institutions in the West are becoming aware of their Muslim client’s religious

obligations and are offering funds that reflect the Islamic requirements. For example, Nova Bancorp Group created a new fund from Navigator, called the Socially Acceptable Market Investment fund or SAMI, that takes the theme of socially responsible investing one step further by applying Muslim religious principles. Aside from excluding companies that make tobacco, booze and weapons, there are no shares in companies that sell or process pork or the entertainment companies involved in casinos, cinemas, music and pornography.

٢- The terms "story driven" (i.e., media driven) and "earnings driven" are from a fund manager who wrote about "The Internet Stock" in US News World Report, June ٧, ١٩٩٩.

.in the contracts

:There are two important questions about futures markets

?Is it permissible for the seller to sell a commodity in futures .١

Selling a commodity in the form of futures is permissible with certain conditions that :include

;i. there must be a proper description of the commodity

; ii. the payment of the price must be done on spot

;iii. the amount of the commodity must be clearly specified

.iv. and the time and place of delivery must also be fixed

."This kind of transaction is known as "as-salaf" or "al salam

Is the buyer of futures allowed to sell the commodity to a third party before actually .٢ ?receiving the commodity

:There are four possibilities

.i. If the commodity is not sold by weight, then it is permissible

ii. If the commodity is sold by weight and the first buyer wants to sell it at the same .price or less than what he paid, then it is permissible

iii. If the commodity is sold by weight and it is from the category of fruits, and the first .buyer wants to sell it with profit, then it is permissible

iv. If the commodity is sold by weight and it is not from the category of fruits, and the .first buyer wants to sell it with profit, then it is not permissible

In cases where such a transaction is permissible, the merchandise and the price .cannot be of the same commodity otherwise it is considered riba and it is haram

Other Professions .۷

Joining the police or armed forces

?Can a Muslim join the police or armed force of a non-Muslim government

,Any trade

p: ۶۴

business or profession that involves i'anatu 'z- zalama-helping the oppressors is forbidden and considered as one of the major sins in Islam. The Qur'an says,

"Do not be inclined towards those who are unjust otherwise the Fire will get you." (11:113)

So selling any arms, ammunition or apparatus of oppression to an oppressive (non-Muslim or Muslim) government is absolutely haram. Similarly, working for an unjust and oppressive government in the departments that are used to oppress the people is haram for the followers of Ahlu 'l-bayt.

Therefore, Muslims who would like to join the law enforcing agencies should seriously study the system or the institution in their countries before deciding to join. The question they should ask themselves is: Will I become a tool of oppression of the unjust government, or will I be a civil servant serving the people in the true sense? If the answer to the first part of the question is "yes," then do not pursue that career; if the answer to the second part of the question is "yes," then you may accept it.

The same would be guide-line for those who would like to participate in the political process of the western democracies. If they are confident that they will serve the people, especially their brethren in faith, then they can participate in the political process. But if they realize that they will become a tool of oppression in an unjust government, then have to steer away from that political process.

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The seriousness of this issue from the

Shi"i perspective becomes clear from the story of Safwan al-Jammal, a companion of the sixth and seventh Shi"i Imams. Safwan owned a camel-rental business (similar to the car rental business of our times), and hence his title "al-Jammal" from jamal, camel. Once he rented his camels to Harun ar-Rashid, the 'Abbasid caliph, considered .a tyrant ruler by the Sh'ias

".Imam Musa al-Kazim (a.s): "O' Safwan, everything about you is good except one

"?Safwan: "May I be sacrificed for you! What is it

".(The Imam: "The renting of your camels to this man [referring to Harun

Safwan: "By God, I did not rent them out to him for arrogance or adventure-seeking, neither for hunting nor for entertainment, rather I rented to him for this path [to Mecca for pilgrimage]. Moreover, I am not handling [the animals] by myself, rather I ".am sending my slaves with him

"?(The Imam: "Safwan, is your rent due on them (i.e., Harun and his people

".Safwan: "Yes, may I be sacrificed for you

'?The Imam: "Do you wish that they should live until you get your rent

".Safwan: "Yes

The Imam: "Whoever wishes for them to live is one of them; and one who is from ".them will enter the Fire

(Safwan al-Jammal went and sold his rental business to someone else.(١

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There are many examples of when the Shi'as had asked the Imams for permission to work with the establishment of the 'Abbasid caliphs. In most cases, they were refused permission by the Imams; and whenever they were exceptionally allowed, the Imams put a condition -you

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At-Tusi, Ikhtiyar Ma’rifati ‘r-Rijal, vol.۲ (Qum: Al al-Bayt, ۱۴۰۴ AH),p.۷۴۰ -۱

.will help your brethren in faith

A well-known hadith from Imam Ja'far as-Sadiq (a.s) says, “The penance for working for an [unjust] ruler is to fulfill the needs of the brethren.”(١)

In countries like Canada where multi-culturalism is promoted and where the presence of minorities in law enforcing agencies would help in preventing racism and discrimination, the Muslims can join in such agencies provided they always remember .the penance mentioned above

Sculpting and Painting and Drawing

It is forbidden to make a complete statue or sculpture of a living being. However, there is no problem in buying or selling pictures of such statues or sculptures, even .though it is makruh

.Making a sculpture of a limb by itself is permissible

Of course, drawing, painting or carving a living being is permissible. Similarly, making .statutes or sculptures of non living things like flowers or trees is permissible

Sculpting, painting or drawing of living or non-living things or symbols that are used as objects of worship by other religions is not allowed. So making, buying or selling idols .or religious symbols such as a cross would not be permissible

Astrology and Palmistry

It is haram to make horoscope and predict the future of people by looking at the movement or alignment of stars. This is, obviously, different from astronomy that is a .proven science

It is also haram to believe in astrology and palmistry. A Muslim should trust in the intelligence that Allah has given to him or her, work hard, and rely for success on .(Divine grace (tawfiq

It is worth making a note on istakhara or khira

Man la Yahduruhu ‘l-Faqih, vol.۳, p.۱۷۶ -۱

lit.seeking good) which means seeking God's help in making a decision by praying to) God through the tasbih (prayer bead) or the Quran. Firstly, istakhara is only relevant in issues which are religiously permissible where a person has a choice to do or not to .do. There can be no istakhara in issues which are obligatory or forbidden

Secondly, there is a famous saying that 'al-istashara qabla al-istakhara - seeking counsel comes before seeking istakhara' which means that one should use his or her own intelligence and knowledge to decide on the issue at hand: and if he or she does not know about that issue, then he or she should consult and seek counsel from those .who have expertise in that field

After all the consultations, if there is still doubt and confusion, then one may do istakhara. Finally, even though istakhara is based on religious sources, one should ."never become "istakhara dependent

Legal profession

Is a Muslim allowed to become, or work, as a lawyer? As long as Muslim lawyers do not get involved in haram activities in pursing their careers, then it is permissible for .them to work as lawyers

The Non-Muslim Work Environment

point

(The Non-Muslim Work Environment(١

Introduction

point

According to the ٢٠٠١ census of Canada, the number of Muslim s has increased considerably, especially in cosmopolitan cities like Toronto, Montreal, and Ottawa. The census shows that Muslims are the fourth largest religious group in the country, after Catholics, Protestants and those who have just identified themselves as ."Christians

An important factor in this immigration

p: ۶۸

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۱ - This section is an extended version of a talk that I gave on 'Islam On Focus' TV program on ۵th July ۲۰۰۳.

trend is Canada's fame as a just society when it comes to dealing with the minorities. How should the Muslims live as a minority in the West in general and in Canada in particular? There are two important principles that should guide the conduct of .Muslims as a minority

First Principle of Conduct as a Minority

It is the duty of the minority to respect the host society and to treat it with justice and .fairness just as we would expect the host society to be just and fair to the minorities

The first migration in the history of Islam took place when Muslims found themselves being persecuted by the Meccan majority. The Prophet Muhammad (s.a.w) advised the Muslims to migrate to Abyssinia and the reason why he chose that country was, in his own words, because "it is ruled by a king under whom no one is dealt with ".unjustly

Therefore, justice should be the criterion for migrating to a country. In addition, it is the duty of the Muslim minority to reciprocate by dealing with the host society on the basis of justice and fairness, rather to go even further, and imbibe the sense of .concern and well-being for the good of the society and the country

Second Principle of Conduct as a Minority

As a minority, it' is very easy for the next and then the third generation’s to quickly melt into the host society and lose the essential values of slam and their Muslim .heritage

Therefore, it is important to inculcate within ourselves and in our next generation the importance of maintaining the essential values

of the Islamic faith and even the wise traditions of our cultures. After all, Canadian .society is a mosaic of multi-culturalism

There are two aspects of preserving Islamic values and traditions: on the personal .level and on the social level

a) In personal and private matters, it is very easy to maintain and preserve our) values: Muslims can abide by their Islamic dress code, their dietary rules, and their .religious way of praying, etc. Nobody is affected by that at all

In a multi-cultural society like Canada where everyone is allowed to dress according to his or her taste and choice, no one can object to Muslims if they choose to dress in a way they like. Nor can a Muslim be prevented from adhering to the Islamic dietary .rules

b) However, it becomes more challenging to maintain and preserve the Islamic) values in the public arena where a Muslim has to interact with non-Muslims at a formal or business level. Peer pressure has its own impact and pulls one towards total assimilation. What a Muslim has to aim for is not total assimilation but smart .assimilation and that is in essence the spirit of multi-culturalism

In order to pave the way for the next generation so that they face less of a challenge in living up to Islamic values, it is imperative for the present Muslims to familiarize the .host society -Canadian of other faiths- with the essential values of Islam

The legal system of Canada has the suitable environment to recognize and

accept the Muslim ways of doing things. It is not the duty of the host society to go and find out what are the requirements or, the 'special needs,' of the Muslims when they interact with non-Muslims at a formal or business level. It is the duty of the Muslims .themselves to let the host society know about their special requirements

Problems Faced by Muslim Minorities

point

Here, I would like to mention some of the difficulties that Muslims generally face when they interact at the formal, business level with their non-Muslim colleagues. Some Muslims are courageous enough to explain their values to their co-workers and employers, but many arc not that courageous and end up violating their own religious .laws

Beards for Men .۱

According to the majority of Muslims -and I am referring here to the schools of Shi'as, Hanafis, Malikis, and Hanbilis- it is forbidden for men to shave their beards. (According to the Shafi'is, it is disliked, but not forbidden, to shave the beard.) (۱) Of course, they .are allowed, rather, strongly advised, to trim the beard and keep it clean

Therefore, when you see that a Muslim employee does not shave his beard, this should not be taken as a sign of an unhygienic attitude; rather it is part of his religious .requirement

Of course, if the nature of the work is such that having the beard is going to endanger the life of that worker or others around him (e.g., if that Muslim worker is required to ,wear a protective mask to prevent him from inhaling dangerous gases

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۱- Abdu'r-Rahman al-Jazari,al-Fiqh 'ala 'l-Madhahibi 'l-Arba 'ah,vol.۲ (Beirut:Dar ath-Thaqalayn, ۱۹۹۸)p.۷۸-۹۰. Among the Shi'a jurists there are differences in defining the beard; for some, like the late Sayyid al-Khu'i, the "French cut" (goatee) was sufficient

.but for the majority, there has to be at least a continues line going from side to side

then the presence of facial hair will make the mask useless), then there is room to reconsider that prohibition. However, this is just an exception to the rule.

Many times, I have been asked: "Why do Muslim men keep beards?" My response is that: this question is not valid. Growing a beard is very natural and you do not need justification for doing natural things. The question "why" is more appropriate and logical for things which arc against nature. Therefore, my response is one that rephrases the question: "Why do you shave your beard?" and not "Why do you keep a beard?"

۲. Hijab or Dress Code for Women

One of the challenges for a practicing Muslim woman who joins the Canadian work force is abiding by her Islamic dress code. She is required according to Islamic laws to dress modestly in such a way that she covers her whole body except her face and hands. This also means that she has to put on a scarf over her head.(۱)

It is encouraging to see that major corporations are accommodating this requirement. I have seen Muslim bank tellers working with their scarves as well as a crewmember of Air Canada with a green scarf (matching with the airline's uniform) checking the boarding passes at the Pearson International Airport of Toronto.

No employer has a right to reject the job application of a Muslim woman or dismiss her from her work just because of her hijab or Islamic dress. Based on the Canadian Charter of Rights and Freedoms, the Federal Court of

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۱ - For more details on this subject, you may refer to my Hijab: a Muslim woman's dress (۲۰۰۵) published by ISIJ of Toronto

Appeal in Calgary ruled in ۱۹۹۵ that a Sikh RCMP officer be allowed to wear his turban on the job. Therefore, it is evident that the law is in favor of those Muslims who would .like to abide by their religious requirements in the workplace

Shaking Hands .۳

A practicing Muslim man or woman would avoid or refuse to shake hands with a person of the opposite sex who is not related to him or her by blood or marriage.(۱) Instead of shaking hands, a practicing Muslim will politely bow the head as a sign of .respect while greeting others

This is a long-standing Islamic tradition and is based on the rules of decent interaction between the genders. For example, whenever the Prophet asked the Muslims to pledge allegiance to him, the men would shake his hand but the women were asked to pledge allegiance in a different way: a bucket full of water would be brought, the Prophet Mul۱ammad would then dip his hand in, and then the women would dip their .hands in that bucket-and that would be considered their allegiance to the Prophet

Therefore, if you see a Muslim man or woman avoiding shaking your hand or refusing to do so, please do not take that as a sign of disrespect or insult; he or she is only following the Islamic law of not touching anyone of the opposite sex except those who are related by blood or marriage. This has nothing to do with the intention of anyone. No one would question the

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۱ - This is not only unique to Muslims. Even the Orthodox Jewish communities avoid shaking hands with a member of the opposite sex and this prohibition is known as .shmirath negiah or shomer negiah

intention of the Prophet or the women when he asked them to pledge allegiance to .him through the water bucket instead of touching his hand directly

This is probably the most difficult challenge that practicing Muslims face in their interaction with non Muslims. Once the non-Muslim colleagues are told about il, they do not feel offended. I know of young Muslims who were born or raised in Canada and who do not shy away from following this religious requirement and can easily communicate the same to their non-Muslim colleagues. Many times the problem is not with the non-Muslims, it is with the non-practicing Muslims who, by their behavior, (give a very conflicting message to the non-Muslims. (۱

Religious Holidays .۴

As a multi-cultural society, Canada has been gradually accommodating the minorities even in matters of their religious holidays. Most school boards in the Greater Toronto Area have a policy of not scheduling exams during the holidays of a variety of religions, including Islam. Some universities now allow students who must miss a test .for religious holidays to make it up at another date

The work force in Canada has been somewhat slower in following the educational institutions. There is recognition for the holidays of Judeo-Christian faiths, but not for the ones of the Muslim faith. At the least, Muslim employees should be given vacation with pay for the two major 'idds in the Islamic calendar. For other religious events of importance, they may negotiate with their employer(s) to work on the days when their co-workers are

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An interesting report from the U.S is worth narrating here: On April ۲۴, ۲۰۰۳, - ۱ President Bush declared military victory in Iraq to a large Iraqi audience in Dearborn (the famous ‘Arab town’ in the USA). He finished his speech and turned around to shake the hands of the people. He stuck his hand out to a woman with hijab but she did not shake it. He tried the next head-covered woman and she reacted the same way as the first one. Bush turned to the mayor and asked: “What’s wrong, why won’t

these women shake my hand?" The mayor answered, "They are believers." The President said, "I believe in God but I still shake people's hands." Somebody should have explained to Bush that some Muslim women consider it haram to shake a strange man's hand, even if it were the hand of Ceaser. (Neal AbuNab, "Halal vs. Haram: Blessed vs. Sinful," The Arab American News (December ٣-٩, ٢٠٠٥) p.١٧

.absent for their religious holidays

Daily and Friday Prayers .۵

As far as the daily prayers arc concerned, Muslim workers should be able to find time to say their noon and after-noon prayers during lunch or coffee breaks. If the lunch and coffee breaks arc very short, then they should approach the employer(s) to get a longer break-time and commit to make up the lost time by working a little longer at .the end of the day or at the end of the week

.Friday Prayer is also an issue for Muslim workers

As part of their religious requirement, Muslims have to go to the closest mosque or Islamic center for the special weekly prayer at mid-day time on Fridays. I have been asked many times to write letters to employers to certify that their employee's request for time off to go for Friday prayer is a bona fide religious request. On this issue also, I would advise the Muslims to negotiate with the employers and offer to .make up the lost time by working overtime on other days

Participation in the Christmas Party .۶

Giving best wishes for Christmas to Christians or giving cards and gifts to them is not against our teachings even though we do not believe that Jesus was born on the ۲۵th of December. However, no employee can be forced to participate in or even decorate .for the Chritmas party, especially if it involves drinking and dancing

In year ۲۰۰۱, a Jehovah's Witness who worked at a pharmacy in B.C. was asked to decorate the store for the Christmas selling

season. He refused. He was given an ultimatum: decorate or be fired. The B.C. Human Rights Tribunal found that the employer knew that the employee's religious beliefs prevented him from participating in any celebration of Christmas, including decorating the store, and the store did not attempt to accommodate those beliefs. The Tribunal .ruled in the employee's favor and awarded damages to him

Conclusion

The above are some of the challenges that Muslims face while interacting with the non-Muslims at the work place, and how they deal with these challenges depends on .the Muslims themselves

They have to educate the non-Muslim colleagues about their values and their traditions, and, trusting on the accommodating nature of the Canadian people and the legal safeguards to protect the rights of the individuals and minorities, Muslims cannot .complain that Canada does not allow them to abide by their religious requirements

May Almighty Allah give courage to the Muslim men and women who strive to practice Islam in Canada, and grant wisdom to those who are not practicing, and may He bless .the Canadian people for their tolerance and accommodating nature

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About center

In the name of Allah

هَلْيَسْتَوِيالَّذِينَيَعْلَمُونَوَالَّذِينَلَايَعْلَمُونَ

?Are those who know equal to those who do not know

al-Zumar: ۹

:Introduction

Ghaemiyeh Computer Research Institute of Isfahan, from ۲۰۰۷, under the authority of Ayatollah Haj SayyedHasanFaqihImami (God blesses his soul), by sincere and daily efforts of university and seminary elites and sophisticated groups began its activities .in religious, cultural and scientific fields

:Manifesto

Ghaemiyeh Computer Research Institute of Isfahan in order to facilitate and accelerate the accessibility of researchers to the books and tools of research, in the field of Islamic science, and regarding the multiplicity and dispersion of active centers in this field

and numerous and inaccessible sources by a mere scientific intention and far from any kind of social, political, tribal and personal prejudices and currents, based on performing a project in the shape of (management of produced and published works from all Shia centers) tries to provide a rich and free collection of books and research papers for the experts, and helpful contents and discussions for the educated generation and all classes of people interested in reading, with various formats in the .cyberspace

:Our Goals are

(propagating the culture and teachings of Thaqalayn (Quran and Ahlulbayt p.b.u.t-

encouraging the populace particularly the youth in investigating the religious issues-

replacing useful contents with useless ones in the cellphones, tablets and computers-

providing services for seminary and university researchers-

spreading culture study in the publich-

paving the way for the publications and authors to digitize their works-

:Policies

acting according to the legal licenses-

relationship with similar centers-

avoiding parallel working-

merely presenting scientific contents-

mentioning the sources-

.It's obvious that all the responsibilities are due to the author

:Other activities of the institute

Publication of books, booklets and other editions-

Holding book reading competitions-

Producing virtual, three dimensional exhibitions, panoramas of religious and tourism- places

.Producing animations, computer games and etc-

Launching the website with this address: www.ghaemiyeh.com-

Fabricatingdramatic and speech works-

Launching the system of answering religious, ethical and doctrinal questions-

Designing systems of accounting, media and mobile, automatic and handy systems,- web kiosks

Holding virtual educational courses for the public-

Holding virtual teacher-training courses-

Producing thousands of research software in three languages (Persian, Arabic and- English) which can be performed in computers, tablets and cellphones and available and downloadable with eight international formats: JAVA, ANDROID, EPUB, CHM, PDF, HTML, CHM, GHB on the website

Also producing four markets named "Ghaemiyeh Book Market" with Android, IOS,- WINDOWS PHONE and WINDOWS editions

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